

From: Keldon R. Brown
To: pwgbroker@gmail.com
Subject: Internet complaint
Date: Friday, June 04, 2010 3:26:40 PM

The email that I received, in reference to Sphere Media LLC, also known as Swipebids.com, came from Angel Corinne Heldreth. She is an Internet Crime Analyst at the National White Collar Crime Center located at 1 Huntingtno Way, Fairmont, WV 26554. Her phone number is 304-363-4312. This appears to be separate from the Consumer Protection Agency and perhaps they were notified by some victims apart from others that chose to complain to the National Crime Center in regards to Internet fraud. Hope this helps. Let me know who to contact or who had been in contact with you. Thanks.

Lt. Keldon Brown
Orem DPS
801-229-7257

PWG 0000267

From: Ashley Almet
To: Peter
Subject: info
Date: Friday, June 04, 2010 1:54:45 PM

Lieutenant Keldon Brown, Orem police dept.

email: krbrown@orem.org

(801)229-7257

fax:(801)229-7046

PWG 0000268

From: hernan@terramarketinggroup.com
To: [Peter Graver](#)
Subject: RE: Phoneagent
Date: Monday, July 26, 2010 10:41:08 AM

Let me see what Jesse says, there is a landing page which is different (don't tell them that) but if they already feel unsure about the program we might not even continue this with them as we don't want issues a month down.

As for the initials, there are arrows on the app where she just needs to add her initials.

Thanks,

Hernan

-----Original Message-----

From: "Peter Graver" <pwgbroker@gmail.com>
Sent: Monday, July 26, 2010 10:24am
To: hernan@terramarketinggroup.com
Subject: RE: Phoneagent

Eric is with Powerpay. And where is she signing or initialing?

From: hernan@terramarketinggroup.com [<mailto:hernan@terramarketinggroup.com>]
Sent: Monday, July 26, 2010 9:49 AM
To: pwgbroker@gmail.com
Subject: RE: Phoneagent

Hi Peter,

Who is Eric with? Also, can you have Carey sign the parts where they have an arrow on them. And let her know we updated the address on the BBB as promised.

Thanks,

Hernan

-----Original Message-----

From: "Peter Graver" <pwgbroker@gmail.com>
Sent: Thursday, July 22, 2010 2:27pm
To: hernan@terramarketinggroup.com
Subject: Phoneagent

Hernan,

Below is a conversation had on phoneagent, it doesn't seem interesting enough but I don't want to make that decision for you. I am thinking we should just offshore where we just put swipecards but let me know.

Eric and I have met to discuss your pending accounts. We will consider Phone Agent Source further, if we become comfortable the maximum we would probably allow them to process is \$100,000 per month to start as that would put them at approximately 100 chargebacks. We need to see a chargeback reduction plan. The other item that is a little concerning is that we found a listing on Azooglo advertising a \$14 payout per sale for these guys and the landing page there has significantly less open disclosures making us wonder if they're actually using the website they provided on the application which has pretty good disclosures.

PWG 0000285

--

Peter Graver
Wellington Holdings, LLC.
Phone: 208-757-0757
pwgbroker@gmail.com

PWG 0000286

From: heman@terramarketinggroup.com
To: pwgbroker@gmail.com
Subject: RE: Phoneagent
Date: Monday, July 26, 2010 9:48:47 AM
Attachments: [Updated Application 071610.pdf](#)

Hi Peter,

Who is eric with? Also, can you have Carey sign the parts where they have an arrow on them. And let her know we updated the address on the BBB as promised.

Thanks,

Hernan

-----Original Message-----

From: "Peter Graver" <pwgbroker@gmail.com>
Sent: Thursday, July 22, 2010 2:27pm
To: heman@terramarketinggroup.com
Subject: Phoneagent

Hernan,

Below is a conversation had on phoneagent, it doesnt seem interesting enough but i dont want to make that decision for you. I am thinking we should just it offshore where we just put swipecbids but let me know.

Eric and I have met to discuss your pending accounts. We will consider Phone Agent Source further, if we become comfortable the maximum we would probably allow them to process is \$100,000 per month to start as that would put them at approximately 100 chargebacks. We need to see a chargeback reduction plan. The other item that is a little concerning is that we found a listing on Azoogole advertising a \$14 payout per sale for these guys and the landing page there has significantly less open disclosures making us wonder if they're actually using the website they provided on the application which has pretty good disclosures.

--

Peter Graver
Wellington Holdings, LLC.
Phone: 208-757-0757
pwgbroker@gmail.com

PWG 0000287

From: Peter Graver
To: herman@terramarketinggroup.com
Subject: Phoneagent
Date: Thursday, July 22, 2010 2:27:24 PM

Hernan,

Below is a conversation had on phoneagent, it doesnt seem interesting enough but i dont want to make that decision for you. I am thinking we should just it offshore where we just put swipebids but let me know.

Eric and I have met to discuss your pending accounts. We will consider Phone Agent Source further, if we become comfortable the maximum we would probably allow them to process is \$100,000 per month to start as that would put them at approximately 100 chargebacks. We need to see a chargeback reduction plan. The other item that is a little concerning is that we found a listing on Azoogle advertising a \$14 payout per sale for these guys and the landing page there has significantly less open disclosures making us wonder if they're actually using the website they provided on the application which has pretty good disclosures.

Peter Graver
Wellington Holdings, LLC.
Phone: 208-757-0757
pwgbroker@gmail.com

PWG 0000288

From: Dustin Sparman
To: joelsechrist@gmail.com; "Peter Graver"
Subject: FW: WWW.PHONEAGENTSOURCE.COM - VAR:4011.00 MID:271501765884
Date: Tuesday, July 13, 2010 11:50:35 AM
Attachments: High Risk Volume Template.doc

Hey guys, we're almost there on this one. Can you get this info back over to me ASAP?

Dear CAREY MILNE,

Thank you for submitting your merchant account application to PowerPay. We appreciate the opportunity to be of service!

Your application is currently Under Review.

In order to **APPROVE** your Merchant Account **WE REQUIRE THE FOLLOWING:**

- Please fill out and submit the attached **questionnaire**.
- Previous three months **complete bank statements** in order to ensure that you maintain sufficient funds to cover potential customer disputes and returns.
- Previous three months **complete credit card processing statements** from your current merchant account provider so we can review your transaction history.
- A copy of **verification of your home address**. The address verification can be a recent utility bill, electric bill, etc.

*To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account, even if the business they represent is a Corporation or

PWG 0000297

From: Carey Milne
To: pwebroker@gmail.com
Subject: Utah Division of consumer protection
Date: Monday, July 12, 2010 12:28:39 PM
Importance: High

Hi Peter,

Here is the information of the dude that called my home phone today.

Glen Minsin

With: Utah Division of consumer protection

801-530-6009

He is there M-TH 7AM – 6PM

Regarding you and Net soft Media.

Let me know what the steps are here.

Thanks,


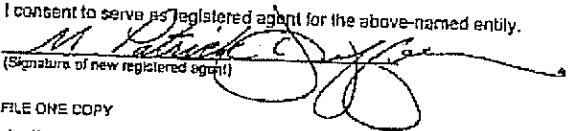
Carey Milne

PWG 0000298

08/24/2009 14:44 208--336-2537

FEDEX OFFICE 5122

PAGE 01

	STATEMENT OF CHANGE OF REGISTERED OFFICE OR REGISTERED AGENT, OR BOTH <small>(See reverse for instructions)</small>	
	File #: <u>W82704</u>	
The undersigned entity submits the following statement for the purpose of changing its registered office or its registered agent, or both, in the State of Idaho.		
1.	The name of the entity is: <u>JDW Media, LLC</u>	
2.	The street address of its present registered office is: <u>1000 Riverwalk Dr., Idaho Falls, Idaho 83405</u>	
3.	The new street address in Idaho (not a P.O. box or PMB) to which its registered office is to be changed is: <u>525 Park Avenue, Suite 2A, Idaho Falls, Idaho 83402</u>	
4.	The name of its old registered agent is: <u>Rob Harris</u>	
5.	The name of its new registered agent is: <u>M. Patrick Duffin</u>	
Dated: <u>August 24, 2009</u>		
Signed: _____		
Printed: <u>Peter Graver</u>		
Capacity: <u>Member</u>		
I consent to serve as registered agent for the above-named entity.  (Signature of new registered agent)		
FILE ONE COPY <small>g:\cra\forms\unclerk\mcr\RA_00.pdf</small>		NO FEE REQUIRED <small>Rev. 05/2008</small>

PWC 0000310

From: Mo Abdulai
To: "Peter Graver"
Subject: RE: UK corp info
Date: Friday, July 17, 2009 1:32:05 PM

Thanks Peter,

Don't worry about getting this info to me by the end of the day.

Early next week would work as well.

Best regards,

Mo

Mo Abdulai
Senior Sales Executive
Pivotal Payments
mahdulai@pivotalpayments.com
Tel # 1-877-462-7486 ext. 8026
Direct # 1-866-883-9038
Fax # 1-866-847-6129

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From: Peter Graver [mailto:pwgbroker@gmail.com]
Sent: Friday, July 17, 2009 3:22 PM
To: Mo Abdulai
Subject: RE: UK corp info

I will try to have this to you before days end if I can.

From: Mo Abdulai [mailto:mahdulai@pivotalpayments.com]
Sent: Friday, July 17, 2009 3:00 PM
To: 'Peter Graver'
Subject: FW: UK corp info

Good Afternoon Peter,

Shane just called me concerning Jesse's offshore application.

I was wondering whether you had completed the Wire Card application as of yet.

I don't think I ever received the actual application.

In any event please fax the app back to my attention at your earliest convenience.

PWG 0000332

Please also specify which website URL Jesse wants to transfer off shore.

Best regards,

Mo

Mo Abdulai
Senior Sales Executive
Pivotal Payments
mabdulai@pivotalpayments.com
Tel # 1-877-462-7486 ext. 8026
Direct # 1-866-883-9038
Fax # 1-866-847-6129

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From: Sherry Holmstrom [mailto:sherry@justthinkmedia.com]
Sent: Thursday, June 25, 2009 6:23 PM
To: Mo Abdulai
Subject: Fwd: UK corp info

Please find attached all required info to process the application for our merchant account. If anything further is required, please contact me asap via return e-mail.

PWG 0000333

From: Mo Abdulai
To: "Peter Graver"
Subject: FW: UK corp info
Date: Friday, July 17, 2009 12:57:35 PM
Attachments: [JTMJ Media Ltd.pdf](#)
[JTMJ Media Ltd M&A.doc](#)
[Lisa Murphy Passport And Utility bills.PDF](#)
[Nominee Secretary Agreement JTMJ Media.doc](#)
[Edited Incorpor Info.xlsx](#)

Good Afternoon Peter,

Shane just called me concerning Jesse's offshore application.

I was wondering whether you had completed the Wire Card application as of yet.

I don't think I ever received the actual application.

In any event please fax the app back to my attention at your earliest convenience.

Please also specify which website URL Jesse wants to transfer off shore.

Best regards,

Mo

Mo Abdulai
Senior Sales Executive
Pivotal Payments
mabdulai@pivotalpayments.com
Tel # 1-877-462-7486 ext. 8026
Direct # 1-866-883-9038
Fax # 1-866-847-6129

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From: Sherry Holmstrom [mailto:sherry@justthinkmedia.com]
Sent: Thursday, June 25, 2009 6:23 PM
To: Mo Abdulai
Subject: Fwd: UK corp info

Please find attached all required info to process the application for our merchant account. If anything further is required, please contact me asap via return e-mail.

PWG 0000334

PWG 0000335

From: Phyllis Plester
To: "Peter Graver"
Subject: RE: So Close
Date: Friday, July 17, 2009 3:50:21 AM
Attachments: RBC 531 May 2009 statement.pdf
Importance: High

Hi Peter,

I don't know what a "sort code" is. If you mean the branch #, it is 05489. I am attaching a copy of bank statement – perhaps will be helpful? I can also send you a voided cheque if you wish?

Phyllis

From: Peter Graver [mailto:pwgbroker@gmail.com]
Sent: July 16, 2009 10:29 AM
To: 'Phyllis Plester'
Subject: RE: So Close

I think I have everything except for the bank sort code.

Peter Graver
Mach 1 Merchant Processing
208-757-0757
pwgbroker@gmail.com

From: Phyllis Plester [mailto:plester@shaw.ca]
Sent: Thursday, July 16, 2009 12:05 PM
To: pwgbroker@gmail.com
Cc: 'Mike Steff'
Subject: FW: So Close

Hi Peter,

Mr. Willms has asked me to provide you with our Canadian Bank Info. Please see attached and confirm this is what you need. The contact for this account is located at another branch – Chuck Herbert 780-992-6422 and/or Carol Legate 780-992-6445. Also, we have recently moved into our new offices and the address for 1021018 Alberta Ltd. is:

**85 Cranford Way, Suite 204
Sherwood Park, Alberta, Canada
T8H 0H9**

Thanks.

Phyllis H. Plester

Accounting
JESSE D. WILLMS and Companies
1021018 ALBERTA LTD. dba

PWG 0000336

WU-YI Source -
Just Think Media -
Etc.

Phone: (780)416-0211 or
(780)439-1801
Fax: (780)416-0218 or
(780)989-0223
Cell: (780)907-1732
Email: plester@shaw.ca

PLEASE ACKNOWLEDGE RECEIPT OF THIS EMAIL

From: Jesse Willms [<mailto:jd.jesse@yahoo.com>]
Sent: July 16, 2009 9:32 AM
To: pwgbroker@gmail.com
Cc: plester@shaw.ca
Subject: RE: So Close

Phyllis,

Can you please send Peter(pwgbroker@gmail.com) the following info for our canadian account?

The Canadian bank acct for this (acct holder, bank sort code, swift-BIC code, acct #, bank name and city, IBAN, contact at bank and phone #, reason for transfers)

Thanks
jesse

--- On Thu, 7/16/09, Mike Stef <mstef@live.ca> wrote:

From: Mike Stef <mstef@live.ca>
Subject: RE: So Close
To: "Jesse Willms" <jd.jesse@yahoo.com>
Cc: pwgbroker@gmail.com
Date: Thursday, July 16, 2009, 8:11 AM

Jesse,

I have these:

JTMJ Media Tax No. 6921840
Lisa Murphy Phone No. 0-798-336-5319

But no Email Address address for Lisa Murphy.

Thanks,
Mike

Date: Thu, 16 Jul 2009 07:41:53 -0700
From: jd.jesse@yahoo.com
Subject: Fw: So Close
To: mstef@live.ca
CC: pwgbroker@gmail.com

PWG 0000337

Mike,

Can you find points 1 and 2 from our information we have?

Jesse

--- On Mon, 7/13/09, Peter Graver <pwgbroker@gmail.com> wrote:

From: Peter Graver <pwgbroker@gmail.com>
Subject: So Close
To: "Jesse Willms" <jd.jesse@yahoo.com>
Date: Monday, July 13, 2009, 6:34 AM

Jesse,

Just need this to get the offshore account please let me know.

1. Lisa Murphy Phone # and email
2. JTMJ Tax #
3. The Canadian bank acct for this (acct holder, bank sort code, swift-BIC code, acct #, bank name and city, IBAN, contact at bank and phone #, reason for transfers)

Peter Graver

Mach 1 Merchant Proccessing

208-757-0757

pwgbroker@gmail.com

Windows Live helps you keep up with all your friends, in one place.

PWG 0000338

From: Phyllis Plester
To: pwgbroker@gmail.com
Cc: "Mike Stef"
Subject: FW: So Close
Date: Thursday, July 16, 2009 10:07:10 AM
Attachments: [RBC 531 Wire Info.pdf](#)

Hi Peter,

Mr. Willms has asked me to provide you with our Canadian Bank info. Please see attached and confirm this is what you need. The contact for this account is located at another branch – Chuck Herbert 780-992-6422 and/or Carol Legata 780-992-6445. Also, we have recently moved into our new offices and the address for 1021018 Alberta Ltd. is:

**85 Cranford Way, Suite 204
Sherwood Park, Alberta, Canada
T8H 0H9**

Thanks.

Phyllis H. Plester

Accounting
JESSE D. WILLMS and Companies
1021018 ALBERTA LTD. dba
WU-YI Source -
Just Think Media -
Etc.

Phone: (780)416-0211 or
(780)439-1801
Fax: (780)416-0216 or
(780)969-0223
Cell: (780)907-1732
Email: plester@shaw.ca

PLEASE ACKNOWLEDGE RECEIPT OF THIS EMAIL

From: Jesse Willms [<mailto:jd.jesse@yahoo.com>]
Sent: July 16, 2009 9:32 AM
To: pwgbroker@gmail.com
Cc: plester@shaw.ca
Subject: RE: So Close

Phyllis,

Can you please send Peter(pwgbroker@gmail.com) the following info for our canadian account?

The Canadian bank acct for this (acct holder, bank sort code, swift-BIC code, acct #, bank name and city, IBAN, contact at bank and phone #, reason for transfers)

Thanks
jesse

--- On Thu, 7/16/09, Mike Stef <mstef@live.ca> wrote:

PWG 0000339

From: Mike Stef <mstef@live.ca>
Subject: RE: So Close
To: "Jesse Willms" <jd.jesse@yahoo.com>
Cc: pwgbroker@gmail.com
Date: Thursday, July 16, 2009, 8:11 AM

Jesse,

I have these:

JTMJ Media Tax No. 6921840
Lisa Murphy Phone No. 0-798-336-5319

But no Email Address address for Lisa Murphy.

Thanks,
Mike

Date: Thu, 16 Jul 2009 07:41:53 -0700
From: jd.jesse@yahoo.com
Subject: Fw: So Close
To: mstef@live.ca
CC: pwgbroker@gmail.com

Mike,

Can you find points 1 and 2 from our information we have?

Jesse

--- On Mon, 7/13/09, Peter Graver <pwgbroker@gmail.com> wrote:

From: Peter Graver <pwgbroker@gmail.com>
Subject: So Close
To: "Jesse Willms" <jd.jesse@yahoo.com>
Date: Monday, July 13, 2009, 6:34 AM

Jesse,

Just need this to get the offshore account please let me know.

1. Lisa Murphy Phone # and email
2. JTMJ Tax #
3. The Canadian bank acct for this (acct holder, bank sort code, swift-BIC code, acct #, bank name and city, IBAN, contact at bank and phone #, reason for transfers)

PWG 0000340

Peter Graver

Mach 1 Merchant Processing

208-757-0757

pwgbroker@gmail.com

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PWG 0000341

From: [Jesse Willms](#)
To: pwgbroker@gmail.com
Cc: mstef@live.ca
Subject: RE: So Close
Date: Thursday, July 16, 2009 9:31:48 AM

Phyllis,

Can you please send Peter(pwgbroker@gmail.com) the following info for our canadian account?

The Canadian bank acct for this (acct holder, bank sort code, swift-BIC code, acct #, bank name and city, IBAN, contact at bank and phone #, reason for transfers)

Thanks
jesse

--- On **Thu, 7/16/09, Mike Stef** <mstef@live.ca> wrote:

From: Mike Stef <mstef@live.ca>
Subject: RE: So Close
To: "Jesse Willms" <jd.jesse@yahoo.com>
Cc: pwgbroker@gmail.com
Date: Thursday, July 16, 2009, 8:11 AM

Jesse,

I have these:

JTMJ Media Tax No. 6921840
Lisa Murphy Phone No. 0-798-336-5319

But no Email Address address for Lisa Murphy.

Thanks,
Mike

Date: Thu, 16 Jul 2009 07:41:53 -0700
From: jd.jesse@yahoo.com
Subject: Fw: So Close
To: mstef@live.ca
CC: pwgbroker@gmail.com

Mike,

Can you find points 1 and 2 from our information we have?

Jesse

--- On **Mon, 7/13/09, Peter Graver** <pwgbroker@gmail.com> wrote:

From: Peter Graver <pwgbroker@gmail.com>
Subject: So Close
To: "Jesse Willms" <jd.jesse@yahoo.com>
Date: Monday, July 13, 2009, 6:34 AM

Jesse,

Just need this to get the offshore account please let me know.

1. Lisa Murphy Phone # and email
2. JTMJ Tax #
3. The Canadian bank acct for this (acct holder, bank sort code, swift-BIC code, acct #, bank name and city, IBAN, contact at bank and phone #, reason for transfers)

Peter Graver

Mach 1 Merchant Processing

208-757-0757

pwgbroker@gmail.com

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From: Mike Stef
To: Jesse Willms
Cc: pwgbroker@gmail.com
Subject: RE: So Close
Date: Thursday, July 16, 2009 9:11:30 AM

Jesse,

I have these:

JTMJ Media Tax No. 6921840
Lisa Murphy Phone No. 0-798-336-5319

But no Email Address address for Lisa Murphy.

Thanks,
Mike

Date: Thu, 16 Jul 2009 07:41:53 -0700
From: jd.jesse@yahoo.com
Subject: Fw: So Close
To: mstef@live.ca
CC: pwgbroker@gmail.com

Mike,

Can you find points 1 and 2 from our information we have?

Jesse

--- On **Mon, 7/13/09, Peter Graver <pwgbroker@gmail.com>**
wrote:

From: Peter Graver <pwgbroker@gmail.com>
Subject: So Close
To: "'Jesse Willms'" <jd.jesse@yahoo.com>
Date: Monday, July 13, 2009, 6:34 AM

Jesse,

Just need this to get the offshore account please let me know.

1. Lisa Murphy Phone # and email
2. JTMJ Tax #
3. The Canadian bank acct for this (acct holder, bank sort code, swift-BIC code, acct #, bank name and city, IBAN, contact at bank and phone #, reason for transfers)

Peter Graver

Mach 1 Merchant Proccessing

208-757-0757

pwgbroker@gmail.com

PWG 0000344

I

Windows Live helps you keep up with all your friends, in one place.

PWG 0000345

From: Shane Fisher
To: Peter Graver
Subject: Fw: RE: Required info for Wirecard Apps
Date: Thursday, June 25, 2009 6:16:32 PM

Peter,

It look as though you just need a contact number and tax ID at this point. Please follow up with Jesse via email. Also will need Canadian checking info.

Shane Fisher
208-403-1419

--- On Tue, 6/23/09, Mo Abdulai <mabdulai@pivotalpayments.com> wrote:

From: Mo Abdulai <mabdulai@pivotalpayments.com>
Subject: RE: Required info for Wirecard Apps
To: "Shane Fisher" <fsr1nation@yahoo.com>
Cc: "Jesse Wilms" <jd.jesse@yahoo.com>
Date: Tuesday, June 23, 2009, 7:33 AM

Good Morning Jesse,

I hope this email finds you well.

It is possible to have your settlements payments wired over to a Canadian bank account of your choice.

Best regards,

Mo

PWG 0000351

Mo Abdulai

Senior Sales Executive

Pivotal Payments

mahdulai@pivotalpayments.com

Tel # 1-877-462-7486 ext. 8026

Direct # 1-866-883-9038

Fax # 1-866-847-6129

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From: Shane Fisher [mailto:fsr1nation@yahoo.com]

Sent: Monday, June 22, 2009 9:46 PM

To: Mo Abdulai

Cc: Jesse Wilms

Subject: Fwd: Required info for Wirecard Apps

Mo,

Can u answer jesse's question below please?

Shane Fisher

Mach 1 Merchant Processing

208 403 1419

Begin forwarded message

From: Jesse Wilms <jd.jesse@yahoo.com>

Date: June 22, 2009 7:41:37 PM MDT

To: Shane Fisher <fsr1nation@yahoo.com>

Subject: Re: Fwd: Required info for Wirecard Apps

PWG 0000352

Shane,

Is there no way they can transfer to Canadian bank account? Paygea could.

Jesse

--- On Mon, 6/22/09, Shane Fisher <fsl1nation@yahoo.com> wrote:

From: Shane Fisher <fsl1nation@yahoo.com>
Subject: Fwd: Required info for Wirecard Apps
To: "Jesse Wilms" <jd.jesse@yahoo.com>
Date: Monday, June 22, 2009, 2:02 PM

Jesse,

Below is the info we need to complete the app for your off shore processing we spoke about earlier today. Please let me know.

Thanks

Shane Fisher

Mach 1 Merchant Processing

208 403 1419

Begin forwarded message:

From: "Peter Graver" <pwgbroker@gmail.com>
Date: June 22, 2009 2:17:02 PM MDT
To: "Shane Fisher" <fsl1nation@yahoo.com>
Subject: Required info for Wirecard Apps

Now using this company I would now only need for the JTMJ Media Ltd:

1. Lisa Murphy Phone # and email

PWG 0000353

2. JTMJ Tax #

3. UK Foreign bank acct for this (acct holder, bank sort code, swift-BIC code, acct #, bank name and city, IBAN, contact at bank and phone #, reason for transfers)

Then I can send over for signatures.

Peter Graver

Mach 1 Media

208-757-0757

pwgbroker@gmail.com

PWG 0000354

From: Shane Fisher
To: Jesse Wilms
Cc: Peter Graver
Subject: Re: Fwd: Required Info for Wirecard Apps
Date: Wednesday, June 24, 2009 10:50:31 AM

No.. talked to owner of card flex yesterday.. He feels very positive we will have approval, but nothing final yet. Meritus is same situation.. Hope to have final answers soon..

Shane Fisher
208-403-1419

--- On **Wed, 6/24/09**, Jesse Wilms <jd.jesse@yahoo.com> wrote:

From: Jesse Wilms <jd.jesse@yahoo.com>
Subject: Re: Fwd: Required info for Wirecard Apps
To: "Shane Fisher" <fsr1nation@yahoo.com>
Date: Wednesday, June 24, 2009, 10:47 AM

Im getting it all.

Any update on the other apps?

Jese

--- On **Wed, 6/24/09**, Shane Fisher <fsr1nation@yahoo.com> wrote:

From: Shane Fisher <fsr1nation@yahoo.com>
Subject: Fwd: Required info for Wirecard Apps
To: "Jesse Wilms" <jd.jesse@yahoo.com>
Cc: "Peter Graver" <pwgbroker@gmail.com>
Date: Wednesday, June 24, 2009, 8:42 AM

I see Mo replied to ur question. Were u able to get the other info below for peter?

Shane Fisher
Mach 1 Merchant Processing
208 403 1419

Begin forwarded message:

From: "Mo Abdulai" <mabdulai@pivotalpayments.com>
Date: June 23, 2009 7:33:11 AM MDT
To: "Shane Fisher" <fsr1nation@yahoo.com>
Cc: "Jesse Wilms" <jd.jesse@yahoo.com>

PWG 0000357

Subject: RE: Required info for Wirecard Apps

Good Morning Jesse,

I hope this email finds you well.

It is possible to have your settlements payments wired over to a Canadian bank account of your choice.

Best regards,

Mo

Mo Abdulai

Senior Sales Executive

Pivotal Payments

mabdulai@pivotalpayments.com

Tel # 1-877-462-7486 ext. 8026

Direct # 1-866-883-9038

Fax # 1-866-847-6129

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From: Shane Fisher [<mailto:fsr1nation@yahoo.com>]

Sent: Monday, June 22, 2009 9:46 PM

To: Mo Abdulai

Cc: Jesse Wilms

Subject: Fwd: Required info for Wirecard Apps

Mo,

Can u answer jesse's question below please?

Shane Fisher

Mach 1 Merchant Processing

208 403 1419

PWG 0000358

Begin forwarded message

From: Jesse Willms <jd.jesse@yahoo.com>
Date: June 22, 2009 7:41:37 PM MDT
To: Shane Fisher <fsr1nation@yahoo.com>
Subject: Re: Fwd: Required info for Wirecard Apps

Shane,

Is there no way they can transfer to Canadian bank account? Paygea could.

Jesse

--- On Mon, 6/22/09, Shane Fisher <fsr1nation@yahoo.com> wrote:

From: Shane Fisher <fsr1nation@yahoo.com>
Subject: Fwd: Required info for Wirecard Apps
To: "Jesse Wilms" <jd.jesse@yahoo.com>
Date: Monday, June 22, 2009, 2:02 PM

Jesse,

Below is the info we need to complete the app for your off shore processing we spoke about earlier today. Please let me know.

Thanks

Shane Fisher

Mach 1 Merchant Processing

208 403 1419

Begin forwarded message:

PWG 0000359

From: "Peter Graver" <pwgbroker@gmail.com>
Date: June 22, 2009 2:17:02 PM MDT
To: "Shane Fisher" <fsr1nation@yahoo.com>
Subject: Required info for Wirecard Apps

Now using this company I would now only need for
the JTMJ Media Ltd:

1. Lisa Murphy Phone # and email
2. JTMJ Tax #
3. UK Foreign bank acct for this (acct holder, bank sort code, swift-BIC code, acct #, bank name and city, IBAN, contact at bank and phone #, reason for transfers)

Then I can send over for signatures.

Peter Graver

Mach 1 Media

208-757-0757

pwgbroker@gmail.com

soNormal style='mso-margin-top-alt:auto;mso-margin-bottom-alt:auto'>

ml>

PWG 0000360

From: Shane Fisher
To: Jesse Wilms
Cc: Peter Graver
Subject: Fwd: Required info for Wirecard Apps
Date: Wednesday, June 24, 2009 9:42:37 AM

I see Mo replied to ur question. Were u able to get the other info below for peter?

Shane Fisher
Mach 1 Merchant Processing
208 403 1419

Begin forwarded message:

From: "Mo Abdulai" <mabdulai@pivotalpayments.com>
Date: June 23, 2009 7:33:11 AM MDT
To: "Shane Fisher" <fsr1nation@yahoo.com>
Cc: "Jesse Wilms" <jd.jesse@yahoo.com>
Subject: RE: Required info for Wirecard Apps

Good Morning Jesse,

I hope this email finds you well.

It is possible to have your settlements payments wired over to a Canadian bank account of your choice.

Best regards,

Mo

PWG 0000361

Mo Abdulai

Senior Sales Executive

Pivotal Payments

mabdulai@pivotalpayments.com

Tel # 1-877-462-7486 ext. 8026

Direct # 1-866-883-9038

Fax # 1-866-847-6129

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From: Shane Fisher [<mailto:fsr1nation@yahoo.com>]
Sent: Monday, June 22, 2009 9:46 PM
To: Mo Abdulai
Cc: Jesse Wilms
Subject: Fwd: Required Info for Wirecard Apps

Mo,

Can u answer jesse's question below please?

Shane Fisher

Mach 1 Merchant Processing

208 403 1419

Begin forwarded message

From: Jesse Wilms <jd.jesse@yahoo.com>
Date: June 22, 2009 7:41:37 PM MDT
To: Shane Fisher <fsr1nation@yahoo.com>
Subject: Re: Fwd: Required info for Wirecard Apps

PWG 0000362

Shane,

Is there no way they can transfer to Canadian bank account? Paygea could.

Jesse

--- On Mon, 6/22/09, Shane Fisher <fsl1nation@yahoo.com> wrote:

From: Shane Fisher <fsl1nation@yahoo.com>
Subject: Fwd: Required info for Wirecard Apps
To: "Jesse Wilms" <jd.jesse@yahoo.com>
Date: Monday, June 22, 2009, 2:02 PM

Jesse,

Below is the info we need to complete the app for your off shore processing we spoke about earlier today. Please let me know.

Thanks

Shane Fisher

Mach 1 Merchant Processing

208 403 1419

Begin forwarded message:

From: "Peter Graver"
<pwgbroker@gmail.com>
Date: June 22, 2009 2:17:02 PM MDT
To: "Shane Fisher"
<fsl1nation@yahoo.com>
Subject: Required info for Wirecard Apps

PWG 0000363

Now using this company I would now only need
for the JTMJ Media Ltd:

1. Lisa Murphy Phone # and email
2. JTMJ Tax #
3. UK Foreign bank acct for this (acct holder, bank
sort code, swift-BIC code, acct #, bank name and city,
IBAN, contact at bank and phone #, reason for
transfers)

Then I can send over for signatures.

Peter Graver

Mach 1 Media

208-757-0757

pwgbroker@gmail.com

soNormal style='mso-margin-top-alt:auto;mso-margin-bottom-alt:auto'>

ml>

PWG 0000364

From: Shane Fisher
To: Peter Graver
Subject: FW: New Incorporation - JTMJ Media Ltd
Date: Friday, June 19, 2009 2:15:10 PM
Attachments: JTMJ Media Ltd.pdf
JTMJ Media Ltd M&A.doc
Lisa Murphy Passport And Utility bills.PDF
Nominee Secretary Agreement JTMJ Media.doc

Look into this asap and see if it provides the info you need for off shore. Call me and let me know please

Shane Fisher
208-403-1419

--- On Fri, 6/19/09, Jesse Willms <jd.jesse@yahoo.com> wrote:

From: Jesse Willms <jd.jesse@yahoo.com>
Subject: FW: New Incorporation - JTMJ Media Ltd
To: fsr1nation@yahoo.com
Cc: plester@shaw.ca
Date: Friday, June 19, 2009, 11:26 AM

Shane,

This is my UK corp, tell me if it has any docs that you need.

Jesse

--- On Tue, 6/2/09, Lucie Baldassarre <lbaldassarre@accessga.ca> wrote:

From: Lucie Baldassarre <lbaldassarre@accessga.ca>
Subject: FW: New Incorporation - JTMJ Media Ltd
To: jd.jesse@yahoo.com
Date: Tuesday, June 2, 2009, 7:46 AM

Dear Sir,

Please find enclosed the incorporation documents for the above mentioned company. You will also find enclosed the **Nominee Secretary Agreement**. Please sign this document and send it by mail to our office.

The P.O. Box address assigned to this company is:

Unit 3, 15-17 Caledonian Road

P.O. Box 258

PWG 0000365

London N1 9DX

The registered address must not be advertised on any materials, including websites or printed copy. We assign a P.O. Box address to the company for any advertising purposes. If the registered address is found to be used inappropriately then the company will be closed with immediate effect.

Hoping this is satisfactory.

Lucie Baldassarre

GERVAIS & ASSOCIÉS

☎ 514-499-8074

☎ 514-499-8075

✉ lbaldassarre@accesga.ca

1751 rue Richardson

Suite 2500

Montréal, Qc, Canada

H3K1G6

PWG 0000366

From: Shane Fisher
To: Peter Graver
Subject: Fw: Cyprus Incorporation Documents
Date: Tuesday, June 09, 2009 11:42:24 AM
Attachments: Coastwest Holdings Limited Certificates.pdf

Shane Fisher
208-403-1419

--- On Mon, 6/8/09, Phyllis Plester <plester@shaw.ca> wrote:

From: Phyllis Plester <plester@shaw.ca>
Subject: Cyprus Incorporation Documents
To: "Shane Fisher" <fsr1nation@yahoo.com>
Date: Monday, June 8, 2009, 10:18 PM

Hi Shane,

Jesse has asked me to send these documents directly to you. Please advise if you require further information.

Phyllis H. Plester

Accounting

JESSE D. WILLMS and Companies

1021018 ALBERTA LTD. dba

WU-YI Source -

Just Think Media

Etc.

Phone: (780)416-0211 or

(780)439-1801

Fax: (780)416-0218 or

(780)989-0223

Cell: (780)907-1732

PWG 0000383

Email:

plester@shaw.ca

PWG 0000384

From: Shane Fisher
To: Peter Graver
Subject: Fw: 941000094939/DazzleWhite
Date: Wednesday, June 03, 2009 5:41:14 PM

--- On **Wed, 6/3/09**, Kevin Gallagher <kgallagher@merchante-solutions.com> wrote:

From: Kevin Gallagher <kgallagher@merchante-solutions.com>
Subject: Fw: 941000094939/DazzleWhite
To: "Shane Fisher" <fsr1nation@yahoo.com>
Date: Wednesday, June 3, 2009, 5:25 PM

From: "Tim Michels"
Date: Wed, 3 Jun 2009 14:50:02 -0700
To: Kevin Gallagher<KGallagher@merchante-solutions.com>
Subject: 941000094939/DazzleWhite
Kevin -

We need a copy of their agreement to a 20% reserve of \$1,000,000 to allow them to process \$5,000,000 monthly volume.

A reply to this e-mail will suffice.

Thanks,
Tim

CONFIDENTIALITY NOTICE: This message and any attachments may contain information that is privileged and confidential. If you have reason to believe that you are not the intended recipient or a person responsible for delivering this message to an intended recipient, you are hereby notified that any review, dissemination, distribution, or copying of this message is strictly prohibited. If you have reason to believe that you are not the intended recipient or a person responsible for delivering this message to an intended recipient, please contact the sender immediately by reply email and destroy all copies of the original message.

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From: Jesse Willms
To: pwgbroker@gmail.com
Subject: Re: Fw: Wire Info
Date: Wednesday, June 03, 2009 2:05:39 PM

> Hi Peter,
>
> Jesse Willms just checking in to see how everything is
> going? This months payment should be going out rite
> away.
>
> Also, do you have the corporatation documents there? I
> want to confirm the address of the corporation.
>
> Jesse Willms

--- On **Wed, 6/3/09**, Peter Graver <pwgbroker@yahoo.com> wrote:

From: Peter Graver <pwgbroker@yahoo.com>
Subject: Re: Fw: Wire Info
To: "Jesse Willms" <jd.jesse@yahoo.com>
Date: Wednesday, June 3, 2009, 12:58 PM

Sorry, this is not generally an email i use. please use pwgbroker@gmail.com from now on for business so i am sure to get it.

Peter

--- On Wed, 6/3/09, Jesse Willms <jd.jesse@yahoo.com> wrote:

> From: Jesse Willms <jd.jesse@yahoo.com>
> Subject: Re: Fw: Wire Info
> To: pwgbroker@yahoo.com
> Date: Wednesday, June 3, 2009, 3:40 PM
> Hi Peter,
>
> Jesse Willms just checking in to see how everything is
> going? This months payment should be going out rite
> away.
>
> Also, do you have the corporatation documents there? I
> want to confirm the address of the corporation.
>
> Jesse Willms
>
> --- On Fri, 5/1/09, Shane Fisher
> <fsr1nation@yahoo.com> wrote:
>
>
> From: Shane Fisher <fsr1nation@yahoo.com>
> Subject: Fw: Wire Info

PWG 0000392

> To: "Jesse Wilms" <jd.jesse@yahoo.com>
> Date: Friday, May 1, 2009, 2:56 PM
>
>
>
>
>
>
>
> Jesse,
>
> Below is Peter's wiring instructions. I told Peter
> than it may be Monday before you would have the time to take
> care of this. Let me know. After speaking with Mike it looks
> as though we may have transactions going through the MES
> account by Monday or Tuesday of next week. Thanks and have a
> good weekend.
>
> Shane Fisher
> 208-403-1419
>
> --- On Fri, 5/1/09, Peter Graver
> <pwgbroker@yahoo.com> wrote:
>
>
> From: Peter Graver <pwgbroker@yahoo.com>
> Subject: Wire Info
> To: fsr1nation@yahoo.com
> Date: Friday, May 1, 2009, 3:22 PM
>
>
> Please make sure this info is protected!
>
> US Bank
> Provo Office
> PD-UT-3901
> 1884 North University Parkway
> Provo, Utah 84604
> Tel: 801-377-4185
> Fax: 801-374-9613
>
> Wellington Holdings, LLC. (Peter W Graver)
> 3147 Honey Run Dr.
> York, PA 17408-9448
> Tel:208-757-0757
>
> Rt# 124302150 Acct# 153151753859
> Swif Code-USBKUS441MT
>
>
>
>

|>

PWG 0000394

From: Peter Graver
To: pwgbroker@gmail.com
Subject: Fw: Re: Fw: Wire Info
Date: Wednesday, June 03, 2009 1:56:05 PM

--- On Wed, 6/3/09, Jesse Willms <jd.jesse@yahoo.com> wrote:

> From: Jesse Willms <jd.jesse@yahoo.com>
> Subject: Re: Fw: Wire Info
> To: pwgbroker@yahoo.com
> Date: Wednesday, June 3, 2009, 3:40 PM
> Hi Peter,
>
> Jesse Willms just checking in to see how everything is
> going? This months payment should be going out rite
> away.
>
> Also, do you have the corporatation documents there? I
> want to confirm the address of the corporation.
>
> Jesse Willms
>
> --- On Fri, 5/1/09, Shane Fisher
> <fsr1nation@yahoo.com> wrote:
>
>
> From: Shane Fisher <fsr1nation@yahoo.com>
> Subject: Fw: Wire Info
> To: "Jesse Willms" <jd.jesse@yahoo.com>
> Date: Friday, May 1, 2009, 2:56 PM
>
>
>
>
>
>
> Jesse,
>
> Below is Peter's wiring instructions. I told Peter
> than it may be Monday before you would have the time to take
> care of this. Let me know. After speaking with Mike it looks
> as though we may have transactions going through the MES
> account by Monday or Tuesday of next week. Thanks and have a
> good weekend.
>
> Shane Fisher
> 208-403-1419
>
> --- On Fri, 5/1/09, Peter Graver
> <pwgbroker@yahoo.com> wrote:
>
>
> From: Peter Graver <pwgbroker@yahoo.com>
> Subject: Wire Info

PWG 0000395

> To: fsr1nation@yahoo.com
> Date: Friday, May 1, 2009, 3:22 PM
>
>
>
> Please make sure this info is protected!
>
> US Bank
> Provo Office
> PD-UT-3901
> 1884 North University Parkway
> Provo, Utah 84604
> Tel: 801-377-4185
> Fax: 801-374-9613
>
> Wellington Holdings, LLC. (Peter W Graver)
> 3147 Honey Run Dr.
> York, PA 17408-9448
> Tel:208-757-0757
>
> R# 124302150 Acct# 153151753859
> Swif Code-USBKUS441MT
>
>
>
>
>

From: heman@terramarketinggroup.com
To: Peter Graver
Subject: RE: Phone Agent - offshore
Date: Friday, August 13, 2010 11:24:42 AM

Its active

-----Original Message-----

From: "Peter Graver" <pwgbroker@gmail.com>
Sent: Friday, August 13, 2010 11:13am
To: heman@terramarketinggroup.com
Subject: RE: Phone Agent - offshore

Sign Up Complete!

Thank you. Your new 'S.O.S. Services' web account has been created. An email was just sent containing instructions on how to activate this account to the email address "heman@truenetcorp.com". Once activated, you may login and begin using this application.

Note: Some spam or junk filters built into an email account may erroneously block this email. If you do not receive this activation email soon, check any spam or junk folders that your email account may have.

From: heman@terramarketinggroup.com [mailto:heman@terramarketinggroup.com]
Sent: Friday, August 13, 2010 9:57 AM
To: Peter Graver
Subject: FW: Phone Agent - offshore

FYI

-----Original Message-----

From: "Jocko Nesbitt" <jocko@credipayments.com>
Sent: Friday, August 13, 2010 9:43am
To: heman@terramarketinggroup.com
Cc: "Jocko Nesbitt" <jocko@credipayments.com>
Subject: Phone Agent - offshore

Hi Hernan,

We received the originals for the company documents, thank you. We still need the following items for this account:

1. Signed Credipayments application -- need original sent to our Miami office
2. Copy of notarized ID for Carey Milne -- need original sent to our Miami office
3. Personal Reference Letter for Carey Milne -- need original sent to our Miami office
4. Copy of utility bill for Carey Milne

You can scan and email these to me then send the originals to our office in Miami Beach:
4045 Sheridan Ave
#225
Miami Beach, FL 33140

Thank you,

PWG 0000428

Jocko Nesbitt

Credipayments, LTD | Wickhams Cay 1 | Road Town, Tortola | British Virgin Islands

jocko@credipayments.com | web: www.credipayments.com

Office: +1 305 531 0777 | eFax: +1 305 675 0266

PWG 0000429

From: hernan@terramarketinggroup.com
To: pwgbroker@gmail.com
Subject: Re: RE: FW: PHONE AGENT SOURCE - 6316064691815296
Date: Wednesday, August 11, 2010 10:48:26 AM

Get every signer a passport. Also, what else do we need to make phone agent live? I know Dustin said we might not need a passport, can you reach out to him?

Thanks,

Hernan

-----Original Message-----

From: pwgbroker@gmail.com
Sent: Wednesday, August 11, 2010 10:42am
To: "Hernan Ortegon-Rico" <hernan@terramarketinggroup.com>
Subject: Re: RE: FW: PHONE AGENT SOURCE - 6316064691815296

Ok I have a place that does 4 day turn around on passports for 375 for Carey. Do I have ur permission to spend that and do u want to get jen Schefer's renewed at same time. Not sure on that price.

Peter

Sent from my Verizon Wireless BlackBerry

From: hernan@terramarketinggroup.com
Date: Wed, 11 Aug 2010 09:47:11 -0600 (MDT)
To: Peter Graver <pwgbroker@gmail.com>
Subject: RE: RE: FW: PHONE AGENT SOURCE - 6316064691815296

Hi Peter,

To set up the UK corp I need Careys passport, which Joel said that she doesn't have. Once we have it I can processed. As to the sites, we are using the same URLs, however the landing page will be different.

Thanks,

Hernan

-----Original Message-----

From: "Peter Graver" <pwgbroker@gmail.com>
Sent: Wednesday, August 11, 2010 9:40am
To: hernan@terramarketinggroup.com
Subject: RE: RE: FW: PHONE AGENT SOURCE - 6316064691815296

Hernan,

Any headway on UK corps so we can set these up with Allied. Also I know you said these were the dummy sites but for instance we did www.swipe-bids.com as dummy for allied, are you telling me that phoneagentsource.com and pchealthsolutions.com are not real sites and if not what are? Not that I will submit them.

PWG 0000433

Peter

From: hernan@terramarketinggroup.com [mailto:hernan@terramarketinggroup.com]
Sent: Thursday, August 05, 2010 8:28 AM
To: Joel Sechrist
Cc: Peter Graver
Subject: FW: RE: FW: PHONE AGENT SOURCE - 6316064691815296

Hi Joel,

We are working on another app for Phone Agent and the bank is asking for a letter from Wells stating the following:

For item #1 they will need a bank reference letter as the check truly does not have a check number (ie. 1001 or 1002, etc.) This letter should state that Net Soft has an account with Wells Fargo and list the account number and routing number.

Thanks!

Hernan

-----Original Message-----

From: "Jocko Nesbitt" <jocko@merchantpayonline.com>
Sent: Wednesday, August 4, 2010 3:56pm
To: hernan@terramarketinggroup.com
Cc: "Jocko Nesbitt" <jocko@merchantpayonline.com>
Subject: RE: FW: PHONE AGENT SOURCE - 6316064691815296

Hi Hernan,

For item #1 they will need a bank reference letter as the check truly does not have a check number (ie. 1001 or 1002, etc.) This letter should state that Net Soft has an account with Wells Fargo and list the account number and routing number.

Item # 5 – I have asked for assistance as I am not sure what they want done here.

Regards,

Jocko Nesbitt

jocko@merchantpayonline.com

www.merchantpayonline.com

305-531-0777

From: hernan@terramarketinggroup.com [mailto:hernan@terramarketinggroup.com]
Sent: Wednesday, August 04, 2010 12:23 PM
To: Jocko Nesbitt
Subject: RE: FW: PHONE AGENT SOURCE - 6316064691815296

-----Original Message-----

PWG 0000434

From: "Jocko Nesbitt" <jocko@merchantpayonline.com>
Sent: Tuesday, August 3, 2010 11:08am
To: hernan@terramarketinggroup.com
Cc: "Jocko Nesbitt" <jocko@merchantpayonline.com>
Subject: FW: PHONE AGENT SOURCE - 6316064691815296

Hello Hernan,

APPS has come back with a few items they need addressed.

Your application has been pended

Merchant Name: Phone Agent Source
Address: 14321 Long Ridge Dr. Herriman, UT 84096
Telephone: 866-407-5839
Required Items:

1. Please supply a bank reference letter signed by a bank representative. The voided check supplied does not have a check number on it. -- I resent void check which already had check number and all other info on it.
2. What is the relationship between eDirect - Just Think Media and Net Soft Media? NONE, we have no direct or indirect connection
3. Who provides the information database for the look-ups? Where does the information come from? -- Primary data banks- Records Check and infutor, secondary Spokeo and intelius
4. Please supply a test login -- already supplied them with UN: . test85@live.ca PW: ok4421
5. Customers must have a Customer Service # they may call for assistance and not just online support. Please add the CS# to the Contact Page. -- Ill have it added to the site within 24 hours
6. Please update website per Brand Protection requirements. All high risk items must be addressed. (see attached).--- Only one high risk concern, can you please propose how you would like this to be written as its been approved by our current processor for months.

Please help me out with these items so we can get this off the table.

Thank you,

Jocko Nesbitt
jocko@merchantpayonline.com
www.merchantpayonline.com
305-531-0777

PWG 0000435

From: hernan@terramarketinggroup.com
To: pwgbroker@gmail.com
Subject: Re: RE: FW: PHONE AGENT SOURCE - 6316064691815296
Date: Wednesday, August 11, 2010 10:48:26 AM

Get every signer a passport. Also, what else do we need to make phone agent live? I know Dustin said we might not need a passport, can you reach out to him?

Thanks,

Hernan

-----Original Message-----

From: pwgbroker@gmail.com
Sent: Wednesday, August 11, 2010 10:42am
To: "Hernan Ortegon-Rico" <hernan@terramarketinggroup.com>
Subject: Re: RE: FW: PHONE AGENT SOURCE - 6316064691815296

Ok I have a place that does 4 day turn around on passports for 375 for Carey. Do I have ur permission to spend that and do u want to get jen Schefer's renewed at same time. Not sure on that price.

Peter

Sent from my Verizon Wireless BlackBerry

From: hernan@terramarketinggroup.com
Date: Wed, 11 Aug 2010 09:47:11 -0600 (MDT)
To: Peter Graver<pwgbroker@gmail.com>
Subject: RE: RE: FW: PHONE AGENT SOURCE - 6316064691815296

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Thanks,

Hernan

-----Original Message-----

From: "Peter Graver" <pwgbroker@gmail.com>
Sent: Wednesday, August 11, 2010 9:40am
To: hernan@terramarketinggroup.com
Subject: RE: RE: FW: PHONE AGENT SOURCE - 6316064691815296

Hernan,

Any headway on UK corps so we can set these up with Allied. Also I know you said these were the dummy sites but for instance we did www.swipe-bids.com as dummy for allied, are you telling me that phoneagentsource.com and pchealthsolutions.com are not real sites and if not what are? Not that I will submit them.

PWG 0000436

Peter

From: hernan@terramarketinggroup.com [mailto:herman@terramarketinggroup.com]
Sent: Thursday, August 05, 2010 8:28 AM
To: Joel Sechrist
Cc: Peter Graver
Subject: FW: RE: FW: PHONE AGENT SOURCE - 6316064691815296

Hi Joel,

We are working on another app for Phone Agent and the bank is asking for a letter from Wells stating the following:

For item #1 they will need a bank reference letter as the check truly does not have a check number (ie. 1001 or 1002, etc.) This letter should state that Net Soft has an account with Wells Fargo and list the account number and routing number.

Thanks!

Hernan

-----Original Message-----

From: "Jocko Nesbitt" <jocko@merchantpayonline.com>
Sent: Wednesday, August 4, 2010 3:56pm
To: hernan@terramarketinggroup.com
Cc: "Jocko Nesbitt" <jocko@merchantpayonline.com>
Subject: RE: FW: PHONE AGENT SOURCE - 6316064691815296

Hi Hernan,

For item #1 they will need a bank reference letter as the check truly does not have a check number (ie. 1001 or 1002, etc.) This letter should state that Net Soft has an account with Wells Fargo and list the account number and routing number.

Item # 5 - I have asked for assistance as I am not sure what they want done here.

Regards,

Jocko Nesbitt
jocko@merchantpayonline.com
www.merchantpayonline.com
305-531-0777

From: hernan@terramarketinggroup.com [mailto:herman@terramarketinggroup.com]
Sent: Wednesday, August 04, 2010 12:23 PM
To: Jocko Nesbitt
Subject: RE: FW: PHONE AGENT SOURCE - 6316064691815296

-----Original Message-----

PWG 0000437

From: "Jocko Nesbitt" <jocko@merchantpayonline.com>
Sent: Tuesday, August 3, 2010 11:08am
To: hernan@terramarketinggroup.com
Cc: "Jocko Nesbitt" <jocko@merchantpayonline.com>
Subject: FW: PHONE AGENT SOURCE - 6316064691815296

Hello Hernan,

APPS has come back with a few items they need addressed.

Your application has been pended

Merchant Name: Phone Agent Source
Address: 14321 Long Ridge Dr. Herriman, UT 84096
Telephone: 866-407-5839
Required Items:

1. Please supply a bank reference letter signed by a bank representative. The voided check supplied does not have a check number on it. -- I resent void check which already had check number and all other info on it.
2. What is the relationship between eDirect - Just Think Media and Net Soft Media? NONE, we have no direct or indirect connection
3. Who provides the information database for the look-ups? Where does the information come from? -- Primary data banks- Records Check and infutor, secondary Spokeo and intelius
4. Please supply a test login -- already supplied them with UN: . test85@live.ca PW: ok4421
5. Customers must have a Customer Service # they may call for assistance and not just online support. Please add the CS# to the Contact Page. -- Ill have it added to the site within 24 hours
6. Please update website per Brand Protection requirements. All high risk items must be addressed. (see attached).--- Only one high risk concern, can you please propose how you would like this to be written as its been approved by our current processor for months.

Please help me out with these items so we can get this off the table.

Thank you,

Jocko Nesbitt
jocko@merchantpayonline.com
www.merchantpayonline.com
305-531-0777

PWG 0000438

From: Hernan Ortegon-Rico
To: pwgbroker@gmail.com
Subject: Re: Info requested
Date: Monday, August 09, 2010 1:33:57 PM

Yes to the Florida address

Sent from my iPhone

On 2010-08-09, at 1:08 PM, pwgbroker@gmail.com wrote:

These bank letters, do we need original copies sent somewhere also?

Sent from my Verizon Wireless BlackBerry

From: hernan@terramarketinggroup.com
Date: Mon, 9 Aug 2010 12:25:43 -0600 (MDT)
To: Peter Graver <pwgbroker@gmail.com>
Subject: RE: Info requested

aDAM

-----Original Message-----

From: "Peter Graver" <pwgbroker@gmail.com>
Sent: Monday, August 9, 2010 12:21pm
To: hernan@terramarketinggroup.com
Subject: RE: Info requested

Whose recent utility bill is it we need?

From: hernan@terramarketinggroup.com [mailto:hernan@terramarketinggroup.com]
Sent: Monday, August 09, 2010 10:53 AM
To: pwgbroker@gmail.com
Subject: Re: Info requested

This should be all:

-----Original Message-----

From: pwgbroker@gmail.com
Sent: Monday, August 9, 2010 10:44am
To: "Hernan Ortegon-Rico" <hernan@terramarketinggroup.com>
Subject: Re: Info requested

Ok you need

1. Originals mailed from net soft & Sphere if not yet done
2. Reference letter for brush canyon from bank and for netsoft
3. UK corp - Utility paper
4. Bretts info and whole corp package

Anything else?

PWG 0000446

From: hernan@terramarketinggroup.com
To: pwgbroker@gmail.com
Subject: Re: True Net
Date: Monday, August 09, 2010 8:25:06 AM

My day just got better now that your back :)

-----Original Message-----

From: pwgbroker@gmail.com
Sent: Monday, August 9, 2010 8:18am
To: "Hernan Ortega-Rico" <hernan@terramarketinggroup.com>
Subject: Re: True Net

Nv says it sent an email with the papers twice, it was sent to me but I never got it which is total crap and they won't send it any where else. They said to re file and I am going to have lawyer call them today. As for originals I will check on it today. I am back so we will gnet it all wrapped up.

Peter

Sent from my Verizon Wireless BlackBerry

From: hernan@terramarketinggroup.com
Date: Mon, 9 Aug 2010 08:13:54 -0600 (MDT)
To: <pwgbroker@gmail.com>
Subject: Re: True Net

I thought we had this pretty much done? Whats the issue? How long until we can get this rolling?

Thanks,

Hernan

-----Original Message-----

From: pwgbroker@gmail.com
Sent: Monday, August 9, 2010 8:09am
To: "Hernan Ortega-Rico" <hernan@terramarketinggroup.com>
Subject: Re: True Net

We may have to refile. We r speaking with lawyer to see options as nv is incompetent.

Peter

Sent from my Verizon Wireless BlackBerry

From: hernan@terramarketinggroup.com
Date: Mon, 9 Aug 2010 08:04:58 -0600 (MDT)
To: Joef Sechrist<joelsechrist@gmail.com>
Cc: Peter Graver<pwgbroker@gmail.com>
Subject: True Net

Hi Guys,

Any luck on this?

Thanks,

PWG 0000455

Hernán

PWG 0000456

From: hernan@terramarketinggroup.com
To: Peter.Graver
Subject: FW: Net soft Media - offshore
Date: Monday, August 09, 2010 8:15:35 AM

Hi Peter,

Have these originals been sent out to the address below already?

Thanks,

Hernan

-----Original Message-----

From: "Jocko Nesbitt" <jocko@credipayments.com>
Sent: Friday, August 6, 2010 1:42pm
To: hernan@terramarketinggroup.com
Cc: "Jocko Nesbitt" <jocko@credipayments.com>, peter@credipayments.com,
clayton@credipayments.com
Subject: FW: Net soft Media - offshore

Hi Hernan,

I just received the below message from our offshore bank.

As you are working on the outstanding items for the website you may forward the rest of the application however final approval will be given when all the documents and the site is in order.

We need the Credipayments application, utility bill, personal reference letter emailed to me as soon as you can.

Just a reminder we need the original notarized copies of the following sent to our office in Miami @ 4045 Sheridan Ave Suite 225 Miami Beach FL 33140:

1. Original Credipayments application
2. Original notarized copy of Carey Milne's Passport or DL
3. Original Personal reference letter or Notarized copy for Carey Milne
4. Original utility bill or Notarized copy for Carey Milne
5. Notarized copies of all the corporate docs

Please let me know the status of these items.

Thank you,

Jocko Nesbitt

Credipayments, LTD | Wickhams Cay 1 | Road Town, Tortola | British Virgin Islands

jocko@credipayments.com | web: www.credipayments.com

Office: +1 305 531 0777 | eFax: +1 305 675 0266

PWG 0000457

From: hernan@terramarketinggroup.com
To: pwgbroker@gmail.com
Subject: Re: True Net
Date: Monday, August 09, 2010 8:13:55 AM

I thought we had this pretty much done? Whats the issue? How long until we can get this rolling?

Thanks,

Hernan

-----Original Message-----

From: pwgbroker@gmail.com
Sent: Monday, August 9, 2010 8:09am
To: "Hernan Ortegon-Rico" <hernan@terramarketinggroup.com>
Subject: Re: True Net

We may have to refile. We r speaking with lawyer to see options as nv ls incompetent.

Peter

Sent from my Verizon Wireless BlackBerry

From: hernan@terramarketinggroup.com
Date: Mon, 9 Aug 2010 08:04:58 -0600 (MDT)
To: Joel Sechrist<joelsechrist@gmail.com>
Cc: Peter Graver<pwgbroker@gmail.com>
Subject: True Net

Hi Guys,

Any luck on this?

Thanks,

Hernan

PWG 0000458

From: hernan@terramarketinggroup.com
To: [Joel Schriber](#)
Cc: [Peter Graver](#)
Subject: True Net
Date: Monday, August 09, 2010 8:05:00 AM

Hi Guys,

Any luck on this?

Thanks,

Hernan

PWG 0000459

From: hernan@terramarketinggroup.com
To: pwgbroker@gmail.com
Subject: RE: Fw: Fwd: Art. of Org. for True Net, LLC
Date: Tuesday, August 03, 2010 9:11:16 AM

Peter,

Is this the official confirmed name now?

Thanks,

Hernan

-----Original Message-----

From: pwgbroker@gmail.com
Sent: Sunday, August 1, 2010 9:03pm
To: "Hernan Ortegon-Rico" <hernan@terramarketinggroup.com>
Subject: Fw: Fwd: Art. of Org. for True Net, LLC

Hey the original LLC name was declined last week. So I had him redo lease. Here is the name I believe it will be but you may want to hold off sending it over till new one is confirmed.

Peter

Sent from my Verizon Wireless BlackBerry

From: Brett Collister <dbcollie@yahoo.com>
Date: Sun, 1 Aug 2010 18:41:16 -0700 (PDT)
To: <pwgbroker@gmail.com>
Subject: Re: Fwd: Art. of Org. for True Net, LLC

--- On **Fri, 7/30/10**, **Peter Graver** <pwgbroker@gmail.com> wrote:

From: Peter Graver <pwgbroker@gmail.com>
Subject: Fwd: Art. of Org. for True Net, LLC
To: dbcollie@yahoo.com
Date: Friday, July 30, 2010, 11:13 AM

Sorry Bret, the name was rejected for being to close to another so would you sign this form again and return to me. In a different scan please do your drivers license and then your last years tax return and also your last 3 months bank statements. Thanks and call if you need anything.

--

Peter Graver
Wellington Holdings, LLC.
Phone: 208-757-0757
pwgbroker@gmail.com

PWG 0000473

From: Hernan.Ortegon-Rico
To: Peter Graver
Subject: Re: Your Compensation
Date: Wednesday, July 28, 2010 3:54:29 PM

I'll call tomorrow, I'll be in Toronto but can't lose this app,

Thanks,

Hernan

Sent from my iPhone

On 2010-07-28, at 2:38 PM, "Peter Graver" <pwgbroker@gmail.com> wrote:

> Hernan this is for a 250k approval on PC Health and the only thing
> left I believe. Will you call him on behalf of company as Jen's COO
> James Rodrig I believe. Please make time for it please. They are
> getting ready to drop app because they have been waiting on us for 2
> months now. It should be a quick call.
>
> Peter
>
>
>
> -----Original Message-----
> From: jschefer@comcast.net [mailto:jschefer@comcast.net]
> Sent: Wednesday, July 28, 2010 2:29 PM
> To: pwgbroker@gmail.com
> Subject: Re: RE: Your Compensation
>
> Peter,
> I am away from home right now, so I will print and sign it when I
> get home. I just got a call from Jeffrey regarding my application,
> so I told him I was busy and would need to get back with him. His
> number is 888-888-4009 EXT 1689.
>
> -----
> This email was sent from my T-Mobile E-mail account
>
>
> -----Original Message-----
> From: Peter Graver <pwgbroker@gmail.com>
> To: <jschefer@comcast.net>
> Date: Wed, 28 Jul 2010 13:58:58 -0600
> Subject: RE: Your Compensation
>
>
>
> Jen,
>
>
>
> Sorry here is the new contract with their new company name which
> they updated 2 months ago, this is my fault. Will you resign
> contract and also put in your name and address at top and initial
> bottom right corner of every page. Also I got them your wire info so
> in next couple days you should be paid. Let me know when it comes or

PWG 0000477

> if you don't see it by Monday.
>
>
>
>
>
> Peter W. Graver
>
> Vertex Payments
>
> Tel: 208-757-0757
>
> Fax: 801-303-6844
>
> petergraver@vertexpayments.com
>
> www.vertexpayments.com
>
>
>
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>
>
>
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> have received it in error, please notify the sender immediately and
> delete the original. Any other use of the email by you is prohibited.
>
>
>
>
>
>
>
> From: jschefer@comcast.net [mailto:jschefer@comcast.net]
> Sent: Wednesday, July 28, 2010 1:01 PM
> To: Peter Graver
> Subject: Re: Your Compensation
>
>
>
> By the way, thank you for looking out for us!
> Jen
>
> ----- Original Message -----
> From: "Peter Graver" <pwgbroker@gmail.com>
> To: jschefer@comcast.net
> Sent: Wednesday, July 28, 2010 10:25:01 AM
> Subject: Your Compensation
>
>
>
>
> Jen,
>
>
>
> On the phone John was told you would be paid this month and in order
> to do it I need some wire transfer information. As soon as we have

PWG 0000478

> this the money can be sent to the acct of your choosing.

>

>

>

> Name on acct: Jen Schefer

>

> Your Address:

>

> Phone #:

>

>

>

> Bank Name

>

> Address

>

> Phone #

>

> Routing

>

> Acct

>

> Contact Name

>

>

>

>

>

>

>

> Peter W. Graver

>

> Vertex Payments

>

> Tel: 208-757-0757

>

> Fax: 801-303-6844

>

> petergraver@vertexpayments.com

>

> www.vertexpayments.com

>

>

>

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>

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> delete the original. Any other use of the email by you is prohibited.

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>

>

PWG 0000479

From: hernan@terramarketinggroup.com
To: Peter.Graver
Subject: RE: Net Soft Media, LLC Company Documents
Date: Wednesday, July 28, 2010 11:11:21 AM

Jesse wanted to know if he could have a one time fee for this guy to be the registered agent

-----Original Message-----

From: "Peter Graver" <pwgbroker@gmail.com>
Sent: Wednesday, July 28, 2010 10:52am
To: hernan@terramarketinggroup.com
Subject: RE: Net Soft Media, LLC Company Documents

Any word on the registered agent for True Point, I need to know before we have NV lawyer complete the organization. Do we want him, have someone else let me know asap please.

From: hernan@terramarketinggroup.com [<mailto:hernan@terramarketinggroup.com>]
Sent: Wednesday, July 28, 2010 8:18 AM
To: Peter Graver
Subject: FW: Net Soft Media, LLC Company Documents

Hi Peter,

Here is some stuff but its now for Netsoft,

Thanks,

Hernan

-----Original Message-----

From: "Jocko Nesbitt" <jocko@merchantpayonline.com>
Sent: Wednesday, July 28, 2010 7:40am
To: hernan@terramarketinggroup.com
Cc: "Jocko Nesbitt" <jocko@credipayments.com>, "Peter Hamilton" <peter@credipayments.com>, clayton@credipayments.com
Subject: FW: Net Soft Media, LLC Company Documents

Hello Hernan,

Please find enclosed the 3 corporate documents for Net Soft Media that we will discussed. Please review and have these signed and returned to us as soon as possible.

Please let me know if you have any questions.

Thank you,

Jocko Nesbitt
jocko@merchantpayonline.com
www.merchantpayonline.com
305-531-0777

PWG 0000483

From: hernan@terramarketinggroup.com
To: [Peter Graver](mailto:Peter.Graver)
Subject: RE: FW: WWW.PCHEALTHSOLUTIONS.COM - VAR:4011.00 MID:271501765926
Date: Monday, July 26, 2010 4:12:52 PM

Lets do tomorrow at 9am MST

-----Original Message-----

From: "Peter Graver" <pwgbroker@gmail.com>
Sent: Monday, July 26, 2010 2:55pm
To: hernan@terramarketinggroup.com
Subject: RE: FW: WWW.PCHEALTHSOLUTIONS.COM - VAR:4011.00 MID:271501765926

Ok great. When do you want to do a verification call with bank on PC Health. They tried calling the numbers on app and Jen was out of town and ours was the customer service to Phoneagent which confused them but was no big deal I just want to put you (James Rodrig) on with them and it should be good for \$250 I think.

From: hernan@terramarketinggroup.com [<mailto:hernan@terramarketinggroup.com>]
Sent: Monday, July 26, 2010 1:05 PM
To: Peter Graver
Subject: RE: FW: WWW.PCHEALTHSOLUTIONS.COM - VAR:4011.00 MID:271501765926

Hi Peter,

Here is the details you need it.

Thanks,

Hernan

-----Original Message-----

From: "Peter Graver" <pwgbroker@gmail.com>
Sent: Wednesday, July 21, 2010 10:39am
To: hernan@terramarketinggroup.com
Subject: FW: WWW.PCHEALTHSOLUTIONS.COM - VAR:4011.00 MID:271501765926

While I am running everything down today do you have time to get me this wrapped up if possible?

Peter

From: Dustin Sparman [<mailto:dustin@vantagepayments.com>]
Sent: Friday, July 16, 2010 2:48 PM
To: 'Peter Graver'; 'Joel Sechrist'
Subject: FW: WWW.PCHEALTHSOLUTIONS.COM - VAR:4011.00 MID:271501765926

Here's what we need for PC Health Solutions.

Subject: WWW.PCHEALTHSOLUTIONS.COM - VAR:4011.00 MID:271501765926

Dear JENNIFER SCHEFER,

PWG 0000486

Thank you for submitting your merchant account application to PowerPay. We appreciate the opportunity to be of service!

Your application is currently Under Review.

In order to **APPROVE** your Merchant Account **WE REQUIRE THE FOLLOWING:**

- Please **complete and return** the attached Questionnaire.
- Please **call me to confirm the information** on your merchant application. I am available 8:00 AM - 5:00 PM EST.
- Upon **completion of your website, please reply to this e-mail or contact us** so we can confirm compliance with Visa/MasterCard regulations. **Visa/MasterCard regulations require all e-commerce sites to include refund/exchange/cancellation or applicable warranty policies, business contact information** including business address (city, state, country), phone #, and e-mail address, as well as a **secure checkout** page. You will receive a follow-up email with instructions on how to proceed, including your gateway ID number and a link where you will obtain your login ID and Temporary Password for your payment gateway.

*To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account, even if the business they represent is a Corporation or Non-Profit.

Thank you in advance for your prompt responses!

PWG 0000487

From: Carey Milne
To: "Peter Graver"
Subject: RE: Phoneagent
Date: Monday, July 26, 2010 2:16:13 PM

Faxed. =)

Have a great day!

From: Peter Graver [mailto:pwgbroker@gmail.com]
Sent: Monday, July 26, 2010 10:25 AM
To: 'Carey Milne'
Cc: 'Tom Milne'
Subject: FW: Phoneagent

Carey,

Here is an old contract where apparently we didn't sign or initial the right place and I have asked and as soon as I know I will call and let you know where.

Thanks
Peter

From: hernan@terramarketinggroup.com [mailto:hernan@terramarketinggroup.com]
Sent: Monday, July 26, 2010 9:49 AM
To: pwgbroker@gmail.com
Subject: RE: Phoneagent

Hi Peter,

Who is Eric with? Also, can you have Carey sign the parts where they have an arrow on them. And let her know we updated the address on the BBB as promised.

Thanks,

Hernan

-----Original Message-----

From: "Peter Graver" <pwgbroker@gmail.com>
Sent: Thursday, July 22, 2010 2:27pm
To: hernan@terramarketinggroup.com
Subject: Phoneagent

Hernan,

Below is a conversation had on phoneagent, it doesn't seem interesting enough but I don't want to make that decision for you. I am thinking we should just do it offshore where we just put swipe bids but let me know.

Eric and I have met to discuss your pending accounts. We will consider Phone Agent Source further, if we become comfortable the maximum we would probably allow them to process is \$100,000 per month to start as that would put them at approximately 100 chargebacks. We need to see a chargeback reduction plan. The other item that is a little concerning is that we found a listing on Azoogle advertising a \$14 payout per sale for these guys and the landing page there has significantly less open disclosures making us wonder if they're actually using the website they provided on the application which has pretty good disclosures.

PWG 0000489

--
Peter Graver
Wellington Holdings, LLC.
Phone: 208-757-0757
pwgbroker@gmail.com

PWG 0000490

From: [Hernan Ortegaon-Rico](#)
To: pwgbroker@gmail.com
Subject: Re: new agreement
Date: Friday, July 23, 2010 4:44:34 PM

Good option, I'll discuss with Jesse and I'll get back to you :)

Sent from my iPhone

On 2010-07-23, at 3:44 PM, pwgbroker@gmail.com wrote:

Ok THX, let me know as soon as we have that nv address and phone # for setting up LLC and bank acct. Also Jared(lawyer) said if we don't have a person there his law office will be registered agent for 1200 per year so as to be another layer of buffer and help field any issues coming that way. Not trying to spend ur money just wanted to give that option. Let me know. I will have those docs from this morning signed and returned for Adam in 30 mins.

Also I have contract, bank refrence letter and as soon as I get Adams DL I will fed ex that.

Anything else let me know.

Peter

Sent from my Verizon Wireless BlackBerry

From: hernan@terramarketinggroup.com
Date: Fri, 23 Jul 2010 15:37:46 -0600 (MDT)
To: Peter Graver<pwgbroker@gmail.com>
Subject: new agreement

PWG 0000491

From: Hernan Ortega-Rico
To: pwgbroker@gmail.com
Subject: Re: new agreement
Date: Friday, July 23, 2010 4:43:08 PM

:)

Sent from my iPhone

On 2010-07-23, at 4:30 PM, pwgbroker@gmail.com wrote:

I want to add a paragraph of non disclosure if you don't mind.

Sent from my Verizon Wireless BlackBerry

From: hernan@terramarketinggroup.com
Date: Fri, 23 Jul 2010 15:37:46 -0600 (MDT)
To: Peter Graver <pwgbroker@gmail.com>
Subject: new agreement

PWG 0000492

From: hernan@terramarketinggroup.com
To: [Peter Graver](#)
Subject: RE: Reference Letter on Adam
Date: Thursday, July 22, 2010 10:03:29 AM

Credit Payments Application

-----Original Message-----

From: "Peter Graver" <pwgbroker@gmail.com>
Sent: Thursday, July 22, 2010 9:32am
To: hernan@terramarketinggroup.com
Subject: RE: Reference Letter on Adam

Which application is the one you need the original on? Sorry we have done so many I don't know which one this pertains to.

From: hernan@terramarketinggroup.com [<mailto:hernan@terramarketinggroup.com>]
Sent: Thursday, July 22, 2010 8:38 AM
To: Peter Graver
Subject: RE: Reference Letter on Adam

Hi Peter,

As long as the letter mentions that they do in fact have a bank account in good standing for Sphere media. We might need one from his personal bank as well just saying that he has been banking there for years.

As for the LLC, that's great news. Ill get on the phone with bank and provide them with details. Also, has the DL been fedex yet? and when will we get a final yes fro signers. Jesse suggested the corp in Vegas... maybe a good idea but I don't know much about setting it up there.

Thanks,

Hernan

-----Original Message-----

From: "Peter Graver" <pwgbroker@gmail.com>
Sent: Wednesday, July 21, 2010 3:42pm
To: hernan@terramarketinggroup.com
Subject: RE: Reference Letter on Adam

Please give me a format for the reference letter and banker said he will see if it is within guidelines. Also what was the email you sent me on shares for sphere I cant find it and spoke to lawyer and he made it clear to me that within a LLC there is no declaration of stocks or shares.

From: hernan@terramarketinggroup.com [<mailto:hernan@terramarketinggroup.com>]
Sent: Monday, July 19, 2010 2:13 PM
To: Peter Graver
Subject: Reference Letter on Adam

Hey Peter,

Can we get a reference letter from the bank about Adam and Swipe,

PWG 0000493

Thanks ,

Herman

PWG 0000494

From: Chris Henneman
To: Peter Graver
Subject: Re: Swipebids - Allied
Date: Thursday, July 22, 2010 9:19:48 AM

C'mon man? You know me? Allied just wants to get paid for their chargebacks, that's it.

Chris

On Thu, Jul 22, 2010 at 9:15 AM, Peter Graver <pwgbroker@gmail.com> wrote:

They switched accts again. Give me a promise that this acct only ever is given for allieds refunds and you will have by Friday.

From: Chris Henneman [<mailto:chris@vertexpayments.com>]
Sent: Thursday, July 22, 2010 8:28 AM
To: Peter Graver
Subject: Swipebids - Allied

Hey man,

These guys' account is rejecting chargebacks again, what do we need to do to fix this?

Thanks.

--
Chris Henneman
Managing Partner
Vertex Payment Solutions
4161 N Thanksgiving Way Suite 307
Lehi, Ut 84043
208.371.1665 cell
866.554.4783 fax
801.766.3244 office

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--
Chris Henneman

PWG 0000495

Managing Partner
Vertex Payment Solutions
4161 N Thanksgiving Way Suite 307
Lehi, Ut 84043
208.371.1665 cell
866.554.4783 fax
801.766.3244 office

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PWG 0000496

From: hernan@terramarketinggroup.com
To: [Peter Graver](#)
Subject: New Sphere Media Info
Date: Monday, July 19, 2010 9:13:55 AM

Hello,

Please check below for the latest info for Sphere Media, please use this info for all new apps and merchants. Please note that Enrique is no longer the contact and we have a new number and ext.

Thank you

Hernan

Sphere Media, LLC.

DBA: Swipebids.com

Signer: Adam Sechrist

Email: adamsechrist@spheremediaonline.com

9980 South 300 West

Suite 200

Sandy, UT 84070

PHONE: 801-615-2842 ext 108

FAX: 801-615-2840

Contact: Hernan Rico

Email: hernan@spheremediaonline.com

Descriptor: Swipebids.com 866-336-6735

PWG 0000509

From: herman@terramarketinggroup.com
To: [Dustin Sparran](#)
Cc: [Peter Graver](#)
Subject: Off Shore
Date: Sunday, July 18, 2010 5:53:59 PM

Hey Dustin,

I discuss this with Jesse, we will go ahead with your offshore option, can you please send me the latest contract info that breaks down the new time line and all the fees once more.

Jesse and I will take care of the changes you need and we expect to start sending about 25% volume of sales, which will be about 50k a day for now until we start pushing more volume in early Aug.

Sorry for the delay,

Regards,

Hernan

PWG 0000515

From: adamrsechrist@gmail.com
To: Peter Graver
Subject: Fw: NB Cal Contract for Sphere Media, LLC.
Date: Friday, July 16, 2010 1:13:57 PM

Sent from my Verizon Wireless BlackBerry

From: "Val Gomez" <VGomez@nbcocal.com>
Date: Fri, 16 Jul 2010 12:12:24 -0700
To: Adam Sechrist<adamrsechrist@gmail.com>
Subject: RE: NB Cal Contract for Sphere Media, LLC.

Hi Adam,

I'm sorry I don't recall having a conversation with you about releasing funds. The address to mail the package to is below

Thanks,

Val Gomez

Bankcard Merchant Rep.
National Bank of California
12121 Wilshire Blvd. 14th Floor
Brentwood, Ca. 90025
Office: 310-882-4800 ext. 2221
Fax: 310-882-4893

From: Adam Sechrist [mailto:adamrsechrist@gmail.com]
Sent: Friday, July 16, 2010 11:58 AM
To: Val Gomez
Subject: Fwd: NB Cal Contract for Sphere Media, LLC.

Val,

Please find attached contract for immediate release of funds as has been discussed. The hard copy will be sent and a fax should come to you also. What address should the hard copy be mailed to?

Adam Sechrist

Notice: This E-mail (including attachments) is covered by the Electronic Communications Privacy Act, 18 U.S.C. 2510-2521, is confidential and may be legally privileged. If you are not the intended recipient, you are hereby notified that any retention, dissemination, distribution or copying of this communication is strictly prohibited. Please reply to the sender that you have received the message in error, then delete it.

PWG 0000524

From: hernan@teramarketinggroup.com
To: pwgbroker@gmail.com
Subject: RE: Fwd: FW: WWW.PHONEAGENTSOURCE.COM - VAR:4011.00 MID:271501765884
Date: Friday, July 16, 2010 9:04:51 AM

Hey Peter,

I will start filling these out, and thank you for the feedback,

Regards

Hernan

-----Original Message-----

From: "Peter Graver" <pwgbroker@gmail.com>
Sent: Tuesday, July 13, 2010 4:18pm
To: hernan@justthinkmedia.com
Subject: Fwd: FW: WWW.PHONEAGENTSOURCE.COM - VAR:4011.00 MID:271501765884

Will you do this form for PhoneAgentSource and also do this form for PcHealth. I think we have resolved the problems on these banks but wont know for sure for a day or so, but i think we still will get the approvals on both at both banks. Also Dustin said it is not worth it to take it off shore just for Mastercard but Paul is the head of risk management for North America so it could lesson problems but just because it doesnt go across his desk. So for what it is worth. And yes Paul does have it out big time for Jesse. So not that i can Jesse what to do but if possible dont admit to owning these because that guy wants to ruin him.

----- Forwardedmessage-----

From: **Dustin Sparman** <dustin@vantagepayments.com>
Date: Tue, Jul 13, 2010 at 11:50 AM
Subject: FW: WWW.PHONEAGENTSOURCE.COM - VAR:4011.00 MID:271501765884
To: joelsechrist@gmail.com, Peter Graver <pwgbroker@gmail.com>

Hey guys, we're almost there on this one. Can you get this info back over to me ASAP?

Dear CAREY MILNE,

Thank you for submitting your merchant account application to PowerPay. We appreciate the opportunity to be of service!

Your application is currently Under Review.

In order to **APPROVE** your Merchant Account **WE REQUIRE THE FOLLOWING:**

- Please fill out and submit the attached **questionnaire**.
- Previous three months **complete bank statements** in order to ensure that you maintain sufficient funds to cover potential customer disputes and returns.
- Previous three months **complete credit card processing statements** from your current merchant account provider so we can review your transaction history.
- A copy of **verification of your home address**. The address verification can be a recent utility bill, electric bill, etc.

PWG 0000529

*To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account, even if the business they represent is a Corporation or

--

Peter Graver
Wellington Holdings, LLC.
Phone: 208-757-0757
pwgbroker@gmail.com

PWG 0000530

From: Carey Milne
To: "Peter Graver"
Subject: RE: Phone Agent MSA
Date: Wednesday, July 14, 2010 3:17:38 PM

Refaxed. I also faxed you a bunch of BBB...please forward those on to Hernan, some are 3rd complaints.

Thanks.

From: Peter Graver [mailto:pwgbroker@gmail.com]
Sent: Wednesday, July 14, 2010 3:08 PM
To: 'Carey Milne'
Subject: RE: Phone Agent MSA

Carey I am so sorry but page 10 needs the 2nd signature under personal guarantor will you please sign there and refax again. I hope your day is going well and I appreciate it.

From: Carey Milne [mailto:wakebrdgirl@gmail.com]
Sent: Wednesday, July 14, 2010 9:11 AM
To: 'Peter Graver'
Cc: 'Tom Milne'
Subject: RE: Phone Agent MSA

Faxing now..

Have a great day Peter. =)

From: Peter Graver [mailto:pwgbroker@gmail.com]
Sent: Wednesday, July 14, 2010 8:28 AM
To: 'Carey Milne'
Cc: 'Tom Milne'
Subject: RE: Phone Agent MSA

Sorry Carey, with everything that took place Monday I never had the chance to look at this. I cant find the fax from the 2nd time with everything signed. Will you refax those 15 pages again today please if that is ok.

Peter

From: Carey Milne [mailto:wakebrdgirl@gmail.com]
Sent: Sunday, July 11, 2010 10:04 PM
To: pwgbroker@gmail.com
Subject: RE: Phone Agent MSA

OK – Hopefully I got everything this time. If not let me know.
Enjoy the rest of your Sunday. =)

PWG 0000533

Faxing over now.

From: pwgbroker@gmail.com [mailto:pwgbroker@gmail.com]
Sent: Sunday, July 11, 2010 8:40 PM
To: Carey Milne
Subject: Re: Phone Agent MSA

Page 10 a around time and then page 13 and 14. Thanks Carey.

Sent from my Verizon Wireless BlackBerry

From: "Carey Milne" <wakebrdgirl@gmail.com>
Date: Sun, 11 Jul 2010 19:00:58 -0600
To: 'Peter Graver' <pwgbroker@gmail.com>
Subject: RE: Phone Agent MSA

Hi Peter,

Faxed, Let me know if I missed a signature and I will resend.

Thanks,

C

From: Peter Graver [mailto:pwgbroker@gmail.com]
Sent: Sunday, July 11, 2010 6:47 PM
To: wakebrdgirl@gmail.com
Cc: 'Tom Milne'
Subject: FW: Phone Agent MSA

Will you please print this form. It is similar to the one you signed recently but updated for the bank.

Peter

From: heman@terramarketinggroup.com [mailto:heman@terramarketinggroup.com]
Sent: Saturday, July 10, 2010 7:19 PM
To: Peter Graver
Subject: FW: Phone Agent MSA

Hey Peter,

Can you do this one as well,

Hernan

-----Original Message-----

From: "Jocko Nesbitt" <jocko@credipayments.com>
Sent: Friday, July 9, 2010 11:48am
To: heman@terramarketinggroup.com
Cc: "Jocko Nesbitt" <jocko@credipayments.com>

PWG 0000534

Subject: Phone Agent MSA

Hernan,

We have your account approved with our foreign bank . We require signatures and initials on the attached Merchant Services Agreement. Jessie can sign as the guarantor. Also, we have confirmed that we can use a notarized drivers license for Carey. Please send us the original copy of the notarized ID to our office located at :

690 Lincoln Rd
Suite 204
Miami Beach Fl, 33139

If you have any questions please let me know.

Thank you,

Jocko Nesbitt
jocko@merchantpayonline.com
www.merchantpayonline.com
305-531-0777

PWG 0000535

From: Erik.J.Tadje@wellsfargo.com
To: Nicole.Burleigh@wellsfargo.com
Cc: pwgbroker@gmail.com
Subject: Fw: Address Changes on Corps
Date: Wednesday, July 14, 2010 12:21:01 PM
Attachments: [Utah LLC Address Change.pdf](#)

Nicole,

Is Kevin out? If he is would you be able to help Peter and I with this address change? If he is in could you forward Kevin info to Peter?

Thanks, I owe you one.

Erik J. Tadje
Wells Fargo Business Banking
AVP and Relationship Manager
Cell 801-360-4258
Fax 801-794-3473
MAC U1504-011

This message may contain confidential and/or privileged information. If you are not the addressee or authorized to receive this for the addressee, you must not use, copy, disclose, or take any action based on this message or any information herein. If you have received this message in error, please advise the sender immediately by reply e-mail and delete this message. Thank you for your cooperation.

From: Peter Graver
To: Tadje, Erik J.
Sent: Tue Jul 13 18:50:15 2010
Subject: Address Changes on Corps

Erik,

Please see attached forms for address changes to corps and then apply to accts so that I may order checks and have correct address. Then when this is complete order 2 boxes of two part business checks for Sphere and Net Soft to be sent to your office so we see them get there. Call if I am confusing you. I tend to do that by accident to people.

Thanks

--

Peter Graver
Wellington Holdings, LLC.
Phone: 208-757-0757
pwgbroker@gmail.com

PWG 0000536

From: Elizabeth Graver
To: pwgbroker@gmail.com
Subject: Re: Corp Addressw Change
Date: Wednesday, July 14, 2010 11:31:50 AM
Attachments: [Address Change.pdf](#)

Here you go!
E

On Tue, Jul 13, 2010 at 4:53 PM, Peter Graver <pwgbroker@gmail.com> wrote:
Elizabeth,

We are changing corp address from your home to a virtual office so as to distance things more for your comfort. Please sign and return asap.

--

Peter Graver
Wellington Holdings, LLC.
Phone: 208-757-0757
pwgbroker@gmail.com

PWG 0000537

From: Carey Milne
To: "Peter Graver"
Cc: "Tom Milne"
Subject: RE: Phone Agent MSA
Date: Wednesday, July 14, 2010 9:11:14 AM

Faxing now..

Have a great day Peter. =)

From: Peter Graver [mailto:pwgbroker@gmail.com]
Sent: Wednesday, July 14, 2010 8:28 AM
To: 'Carey Milne'
Cc: 'Tom Milne'
Subject: RE: Phone Agent MSA

Sorry Carey, with everything that took place Monday I never had the chance to look at this. I cant find the fax from the 2nd time with everything signed. Will you refax those 15 pages again today please if that is ok.

Peter

From: Carey Milne [mailto:wakebrdgirl@gmail.com]
Sent: Sunday, July 11, 2010 10:04 PM
To: pwgbroker@gmail.com
Subject: RE: Phone Agent MSA

OK – Hopefully I got everything this time. If not let me know.
Enjoy the rest of your Sunday. =)

Faxing over now.

From: pwgbroker@gmail.com [mailto:pwgbroker@gmail.com]
Sent: Sunday, July 11, 2010 8:40 PM
To: Carey Milne
Subject: Re: Phone Agent MSA

Page 10 a around time and then page 13 and 14. Thanks Carey.

Sent from my Verizon Wireless BlackBerry

From: "Carey Milne" <wakebrdgirl@gmail.com>
Date: Sun, 11 Jul 2010 19:00:58 -0600
To: 'Peter Graver' <pwgbroker@gmail.com>
Subject: RE: Phone Agent MSA

PWG 0000538

Hi Peter,
Faxed, Let me know if I missed a signature and I will resend.
Thanks,
C

From: Peter Graver [mailto:pwgbroker@gmail.com]
Sent: Sunday, July 11, 2010 6:47 PM
To: wakebrdgirl@gmail.com
Cc: 'Tom Milne'
Subject: FW: Phone Agent MSA

Will you please print this form. It is similar to the one you signed recently but updated for the bank.

Peter

From: hernan@terramarketinggroup.com [mailto:hernan@terramarketinggroup.com]
Sent: Saturday, July 10, 2010 7:19 PM
To: Peter Graver
Subject: FW: Phone Agent MSA

Hey Peter,

Can you do this one as well,

Hernan

-----Original Message-----

From: "Jocko Nesbitt" <jocko@credipayments.com>
Sent: Friday, July 9, 2010 11:48am
To: hernan@terramarketinggroup.com
Cc: "Jocko Nesbitt" <jocko@credipayments.com>
Subject: Phone Agent MSA

Hernan,

We have your account approved with our foreign bank . We require signatures and initials on the attached Merchant Services Agreement. Jessie can sign as the guarantor. Also, we have confirmed that we can use a notarized drivers license for Carey. Please send us the original copy of the notarized ID to our office located at :

690 Lincoln Rd
Suite 204
Miami Beach Fl, 33139

If you have any questions please let me know.

Thank you,

PWG 0000539

Jocko Nesbitt

jocko@merchantpayonline.com

www.merchantpayonline.com

305-531-0777

PWG 0000540

From: curtis@terramarketinggroup.com
To: [Peter Graver](#)
Subject: Transfer
Date: Thursday, June 17, 2010 8:47:14 AM

Hey Peter,
Could you transfer 300K from Sphere to Netsoft?

Thanks

PWG 0000613

From: curtis@tarramarketinggroup.com
To: [Peter Graver](#)
Subject: Hey
Date: Tuesday, June 15, 2010 9:49:27 AM

Hey Peter,
Could you do a transfer for me? 600K from Sphere to Netsoft and 40K from Mobile to Netsoft.

Also in terms of flights, any preference on which airline you fly? Times etc? I will also need names as they appear on passport for you and your partner and date of births also.

Thanks
Curtis

PWG 0000618

From: curtis@terramarketinggroup.com
To: [Peter Graver](#)
Subject: Hey
Date: Monday, June 07, 2010 8:54:08 AM

Hey Peter,
Did you enjoy your few days away?

Wells has no got the wire stuff set up yet for Sphere and Mobile web so I was wondering if you could go do a transfer for me. If you could move 900K from Sphere to Netsoft It would be appreciated.

Also you hear anything from US Bank?

Thanks
Curtis

PWG 0000633

From: curtis@terramarketinggroup.com
To: pwgbroker@gmail.com
Subject: Re: Wells Fargo
Date: Tuesday, June 01, 2010 10:44:10 AM

Awesome Peter thanks for all the help.

Curtis

-----Original Message-----

From: pwgbroker@gmail.com
Sent: Tuesday, June 1, 2010 10:24am
To: curtis@terramarketinggroup.com
Subject: Re: Wells Fargo

Ok money is moved and he said if you can see accts we should almost be there.

Peter

Sent from my Verizon W/ireless BlackBerry

From: curtis@terramarketinggroup.com
Date: Tue, 1 Jun 2010 10:10:06 -0600 (MDT)
To: <pwgbroker@gmail.com>
Subject: Re: Wells Fargo

Hi Peter,
Ya that sounds ok...

So total transfer will be.... \$406,628.29

Sphere to...
Netsoft 375K
Mobile Web 25K
Wellington \$6228.29

Your amount is made up of \$3000.00 for signors (1 k each), \$2500.00 per agreement, plus 728.29 for expenses.

Thanks for the help Peter... and good luck this afternoon!

Curtis

-----Original Message-----

From: pwgbroker@gmail.com
Sent: Tuesday, June 1, 2010 9:39am
To: curtis@terramarketinggroup.com
Subject: Re: Wells Fargo

Ok I believe other then mine you are good on all the signers. Yes I can do the transfer and as for wells fargo I don't know I went in and pushed them last week and what they told me was they switched the process around and as it is new they are unfamiliar with how long it takes. When I stop in this morning I will follow up. With your permission tell me how much the total transfer is for me and I can do that without a fee. Up to you. I will follow up later. FYI I am having some screws removed from me today at 1 so if you ask me something and you get crazy response that is why and when I am all there I will just resend anything that u need.

PWG 0000634

Peter

Sent from my Verizon Wireless BlackBerry

From: curtis@terramarketinggroup.com
Date: Tue, 1 Jun 2010 08:36:36 -0600 (MDT)
To: Peter Graver<pwgbroker@gmail.com>
Subject: Wells Fargo

Hi Peter,

So Wells fargo added the new companies to the backend CEO portal... however I can only see the account balances. I can not wire from them or see transactions. Have they given you a update on when we will be able to see those accounts in the regualr online banking screen, I can not verify deposits or fees without seeing transactions.

Could you transfer 375K from Sphere to Netsoft and 25K from Sphere to MobileWeb? I am running low on funds.

Also I wanted to verify the banking info for the signors has not changed. I am going to send over the monthly payments today and just wanted to make sure there was no changes to there personal accounts.

Thanks
Curtis

PWG 0000635

From: curtis@terramarketinggroup.com
To: pwgbroker@gmail.com
Subject: Re: Wells Fargo
Date: Tuesday, June 01, 2010 10:10:08 AM

Hi Peter,
Ya that sounds ok...

So total transfer will be.... \$406,628.29

Sphere to...
Netsoft 375K
Mobile Web 25K
Wellington \$6228.29

Your amount is made up of \$3000.00 for signors (1 k each), \$2500.00 per agreement, plus 728.29 for expenses.

Thanks for the help Peter... and good luck this afternoon!

Curtis

-----Original Message-----

From: pwgbroker@gmail.com
Sent: Tuesday, June 1, 2010 9:39am
To: curtis@terramarketinggroup.com
Subject: Re: Wells Fargo

Ok I believe other then mine you are good on all the signers. Yes I can do the transfer and as for wells fargo I don't know I went in and pushed them last week and what they told me was they switched the process around and as it is new they are unfamiliar with how long it takes. When I stop in this morning I will follow up. With your permission tell me how much the total transfer is for me and I can do that without a fee. Up to you. I will follow up later. FYI I am having some screws removed from me today at 1 so if you ask me something and you get crazy response that is why and when I am all there I will just resend anything that u need.

Peter

Sent from my Verizon Wireless BlackBerry

From: curtis@terramarketinggroup.com
Date: Tue, 1 Jun 2010 08:36:36 -0600 (MDT)
To: Peter Graver<pwgbroker@gmail.com>
Subject: Wells Fargo

Hi Peter,
So Wells fargo added the new companies to the backend CEO portal... however I can only see the account balances. I can not wire from them or see transactions. Have they given you a update on when we will be able to see those accounts in the regular online banking screen, I can not verify deposits or fees without seeing transactions.

Could you transfer 375K from Sphere to Netsoft and 25K from Sphere to MobileWeb? I am running low on funds.

Also I wanted to verify the banking info for the signors has not changed. I am going to send over the monthly payments today and just wanted to make sure there was no changes to there personal

PWG 0000636

accounts.

Thanks
Curtis

PWG 0000637

From: hernan@terramarketinggroup.com
To: [Peter Graver](#)
Subject: FW: RE: New bank account for Mobile Web Media
Date: Wednesday, May 19, 2010 11:11:22 AM
Attachments: [ATT00236.txt](#)
[Image001.jpg](#)
[Direct Deposit Account Change Request Form.pdf](#)

Hey Peter,

Here is the form,

Thanks!

Hernan

-----Original Message-----

From: "Travis Taylor" <travis@glacierpayments.com>
Sent: Tuesday, May 18, 2010 12:25pm
To: hernan@terramarketinggroup.com
Subject: RE: New bank account for Mobile Web Media

Hernan,

I will need this completed and signed and sent back to ME with a VOIDED check or Bank Letter.

Kind Regards,

Travis Taylor
CEO/President
Glacier Payments
303-912-1018 cell
800-651-0924 x201 toll free
888-453-3992 fax
Travismaxx | Aim
TravisGPI | Skype
Travis@GlacierPayments.com



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From: hernan@terramarketinggroup.com [<mailto:hernan@terramarketinggroup.com>]
Sent: Monday, May 17, 2010 10:00 AM
To: Travis Taylor

PWG 0000646

Subject: New bank account for Mobile Web Media

Hey Travis,

We have changed our bank account for Mobile Web Media. Can you please make sure the bank is aware of our new account.

Mobile Web Media, LLC. for deposits

Rtng: 124002971

Acct: 6427855686

Wells Fargo

University Mall Office

1175 South State St.

Orem Ut, 84097

P: 801-223-6680

F: 801-223-6690

Thanks you!

Hernan

PWG 0000647

From: hernan@terramarketinggroup.com
To: pwgbroker@gmail.com
Subject: Re: RE: New bank account for Mobile Web Media
Date: Wednesday, May 19, 2010 9:15:18 AM

No the apps are fine, just the new bank account form should be under mobile web media not Sphere.

Thanks!

-----Original Message-----

From: pwgbroker@gmail.com
Sent: Wednesday, May 19, 2010 11:09am
To: hernan@terramarketinggroup.com
Subject: Re: RE: New bank account for Mobile Web Media

So I am doing those apps from yesterday with number hawk for mobile web instead of sphere like I did?

Sent from my Verizon Wireless BlackBerry

From: hernan@terramarketinggroup.com
Date: Wed, 19 May 2010 10:56:55 -0400 (EDT)
To: Peter Graver<pwgbroker@gmail.com>
Subject: RE: RE: New bank account for Mobile Web Media

Hey Peter

The scan copy was actually for mobile web media- (Number hawk). As we do not have anything other currently with iMax.

Thanks for the app and void cheques!

Hernan,

-----Original Message-----

From: "Peter Graver" <pwgbroker@gmail.com>
Sent: Tuesday, May 18, 2010 7:48pm
To: hernan@terramarketinggroup.com
Cc: curtis@terramarketinggroup.com
Subject: RE: RE: New bank account for Mobile Web Media

Apps are coming.

From: hernan@terramarketinggroup.com [<mailto:hernan@terramarketinggroup.com>]
Sent: Tuesday, May 18, 2010 12:40 PM
To: Peter Graver
Subject: FW: RE: New bank account for Mobile Web Media

Hey Peter,

Since we had to change bank accounts can you please get this filled out for me?

Thanks,

PWG 0000648

Hernan

-----Original Message-----

From: "Travis Taylor" <travis@glacierpayments.com>
Sent: Tuesday, May 18, 2010 12:25pm
To: hernan@terramarketinggroup.com
Subject: RE: New bank account for Mobile Web Media

Hernan,

I will need this completed and signed and sent back to ME with a VOIDED check or Bank Letter.

Kind Regards,

Travis Taylor
CEO/President
Glacier Payments
303-912-1018 cell
800-651-0924 x201 toll free
888-453-3992 fax
Travismaxx | Aim
TravisGPI | Skype
Travis@GlacierPayments.com

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From: hernan@terramarketinggroup.com [mailto:hernan@terramarketinggroup.com]
Sent: Monday, May 17, 2010 10:00 AM
To: Travis Taylor
Subject: New bank account for Mobile Web Media

Hey Travis,

We have changed our bank account for Mobile Web Media. Can you please make sure the bank is aware of our new account.

Mobile Web Media, LLC. for deposits

Rting: 124002971
Acct: 6427855686
Wells Fargo
University Mall Office
1175 South State St.
Orem Ut, 84097
P: 801-223-6680
F: 801-223-6690

PWG 0000649

Thanks you!
Hernan

PWG 0000650

From: hernan@terramarketinggroup.com
To: pwgbroker@gmail.com
Subject: Re: RE: New bank account for Mobile Web Media
Date: Wednesday, May 19, 2010 9:15:18 AM

No the apps are fine, just the new bank account form should be under mobile web media not Sphere.

Thanks!

-----Original Message-----

From: pwgbroker@gmail.com
Sent: Wednesday, May 19, 2010 11:09am
To: hernan@terramarketinggroup.com
Subject: Re: RE: New bank account for Mobile Web Media

So I am doing those apps from yesterday with number hawk for mobile web instead of sphere like I did?

Sent from my Verizon Wireless BlackBerry

From: hernan@terramarketinggroup.com
Date: Wed, 19 May 2010 10:56:55 -0400 (EDT)
To: Peter Graver<pwgbroker@gmail.com>
Subject: RE: RE: New bank account for Mobile Web Media

Hey Peter

The scan copy was actually for mobile web media- (Number hawk). As we do not have anything other currently with IMax.

Thanks for the app and void cheques!

Hernan,

-----Original Message-----

From: "Peter Graver" <pwgbroker@gmail.com>
Sent: Tuesday, May 18, 2010 7:48pm
To: hernan@terramarketinggroup.com
Cc: curtis@terramarketinggroup.com
Subject: RE: RE: New bank account for Mobile Web Media

Apps are coming.

From: hernan@terramarketinggroup.com [<mailto:hernan@terramarketinggroup.com>]
Sent: Tuesday, May 18, 2010 12:40 PM
To: Peter Graver
Subject: FW: RE: New bank account for Mobile Web Media

Hey Peter,

Since we had to change bank accounts can you please get this filled out for me?

Thanks,

PWG 0000651

Hernan

-----Original Message-----

From: "Travis Taylor" <travis@glacierpayments.com>
Sent: Tuesday, May 18, 2010 12:25pm
To: hernan@terramarketinggroup.com
Subject: RE: New bank account for Mobile Web Media

Hernan,

I will need this completed and signed and sent back to ME with a VOIDED check or Bank Letter.

Kind Regards,

Travis Taylor
CEO/President
Glacier Payments
303-912-1018 cell
800-651-0924 x201 toll free
888-453-3992 fax
Travismaxx | Aim
TravisGPI | Skype
Travis@GlacierPayments.com

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From: hernan@terramarketinggroup.com [mailto:hernan@terramarketinggroup.com]
Sent: Monday, May 17, 2010 10:00 AM
To: Travis Taylor
Subject: New bank account for Mobile Web Media

Hey Travis,

We have changed our bank account for Mobile Web Media. Can you please make sure the bank is aware of our new account.

Mobile Web Media, LLC. for deposits

Rtng: 124002971

Acct: 6427855686

Wells Fargo

University Mall Office

1175 South State St.

Orem Ut, 84097

P: 801-223-6680

F: 801-223-6690

PWG 0000652

Thanks you!
Hernan

PWG 0000653

From: hernan@terramarketinggroup.com
To: [Peter Graver](#)
Subject: FW: Quick update
Date: Tuesday, May 18, 2010 8:19:12 AM
Attachments: [Application ACP.pdf](#)
[Editable International Merchant Application.pdf](#)
[Editable Wire Instruction Form.pdf](#)

Hey Peter,

I havent received this application back, do you know when you will be able to get it for me?

Thanks,

Hernan

-----Original Message-----

From: hernan@terramarketinggroup.com
Sent: Tuesday, May 11, 2010 7:04pm
To: "Peter Graver" <pwgbroker@gmail.com>
Subject: Quick update

Hey Peter,

The phone agent apps from 2 months ago are now on hold due to wells Fargos changes on their policy. I'm still seen if we can get it set up there or not. Also, I'm adding two more apps for Sphere Media.

As for Pchealth solutions, this program is still on hold as the feedback I got back was good, I will keep you posted once things change.

Thanks!

Hernan

PWG 0000658

From: curtis@terramarketinggroup.com
To: pwgbroker@gmail.com
Subject: Re: New \$ Transfer Instructions for everything.
Date: Monday, May 17, 2010 12:13:28 PM

No it was not sent.

Curtis

-----Original Message-----

From: pwgbroker@gmail.com
Sent: Monday, May 17, 2010 12:01pm
To: curtis@terramarketinggroup.com
Subject: Re: New \$ Transfer Instructions for everything.

Did they send out the 100k from Friday? I will call and check if they did it.

Sent from my Verizon Wireless BlackBerry

From: curtis@terramarketinggroup.com
Date: Mon, 17 May 2010 11:47:00 -0600 (MDT)
To: Peter Graver <pwgbroker@gmail.com>
Subject: RE: New \$ Transfer Instructions for everything.

So US Bank allowed the merchant deposit to the account today... 223,215.09 total in that account now... you think they would let us transfer the balance out to wells fargo... hahaha

Curtis

-----Original Message-----

From: "Peter Graver" <pwgbroker@gmail.com>
Sent: Monday, May 17, 2010 11:04am
To: curtis@terramarketinggroup.com
Subject: RE: New \$ Transfer Instructions for everything.

They wouldn't give them to me yet due to some connection from other bank debacle but I am meeting with them at 2pm today to get it done.

From: curtis@terramarketinggroup.com [<mailto:curtis@terramarketinggroup.com>]
Sent: Monday, May 17, 2010 10:52 AM
To: Peter Graver
Subject: RE: New \$ Transfer Instructions for everything.

Hey Peter is it possible to get a copy of a void cheque for these Sphere and Mobile Web accounts, the merchant banks are asking for it. When u have a moment. Thanks

Curtis

-----Original Message-----

From: "Peter Graver" <pwgbroker@gmail.com>
Sent: Monday, May 17, 2010 9:32am
To: curtis@justthinkmedia.com
Cc: "Phyllis Plester" <plester@shaw.ca>
Subject: New \$ Transfer Instructions for everything.

PWG 0000659

Wellington Holdings, LLC for Wires

Rting: 121000248

Acct: 6427856296

Swift: WFBUS6S

Wells Fargo Bank NA

420 Montgomery St

San Francisco CA 94104

Sphere Media, LLC. for deposits

Rting: 124002971

Acct: 6427856288

Wells Fargo

University Mall Office

1175 South State St.

Orem Ut, 84097

P: 801-223-6680

F: 801-223-6690

Mobie Web Media, LLC. for deposits

Rting: 124002971

Acct: 6427855686

Wells Fargo

University Mall Office

1175 South State St.

Orem Ut, 84097

P: 801-223-6680

F: 801-223-6690

The merchant processors will need to have this info for new deposit accts on companies so we can move away from Us Bank.

Peter W. Graver

Wellington Holdings, LLC.

Tel: 208-757-0757

Fax: 801-303-6844

pwgbroker@gmail.com

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PWG 0000660

From: Jesse Willms
To: pwgbroker@gmail.com
Subject: Re: Signer
Date: Thursday, May 06, 2010 4:41:26 PM

Peter,

I am glad you understand my reasoning behind cutting the \$5K a month. In order to remain profitable I just cannot continue to incur costs related to past business units that are no longer functioning. Its worth noting that for about 6 months we paid 5k a month, and the only task required during the time was the MES issue.

With that said I appreciate the services you provide to us and I do want to maintain our working relationship and continue to work with you on new projects in the future. It is for that reason I am offering a temporary compromise, we will pay you \$2000.00 (instead of 3k) for the next 5 months to allow you time to adjust to the decrease in compensation. That would allow us to pay the normal 5k this month. I also trust you received your last full payment from Phyllis. Please advise if you prefer this solution. I just cannot keep paying for this especially since we really should've stopped by a long time ago as your name was no longer being used for processing.

Keep me posted.

Jesse

--- On **Wed, 5/5/10**, pwgbroker@gmail.com <pwgbroker@gmail.com> wrote:

From: pwgbroker@gmail.com <pwgbroker@gmail.com>
Subject: Re: Signer
To: "Jesse Willms" <jd.jesse@yahoo.com>
Date: Wednesday, May 5, 2010, 11:54 AM

Jesse,

I understand that and fully appreciate your explanation. As a personal favor for all I have tried to do to take care of you would you do 1 last month of May to give me time to compensate. This would be a big favor and allow me to figure out the rest. Again this will help me very much as I didn't see this coming.

Peter

Sent from my Verizon Wireless BlackBerry

From: Jesse Willms <jd.jesse@yahoo.com>

PWG 0000686

Date: Wed, 5 May 2010 07:02:00 -0700 (PDT)
To: Peter Graver <pwgbroker@gmail.com>
Subject: RE: Signer

Peter,

Essentially the issue is you just haven't been a signor on these accounts for over 6 months, the MES thing was really the only task in several months. Thus we can't continue to pay the 5k, this is just purely a business decision for the company. However, there is a lot of potential to grow the swipecards account, its doing a few million a year already, and only a small part of that volume goes to your account. We need to push to get those limits dramatically increased. Also, as we need more signors, we will continue to pay for these services as well.

Thanks
Jesse

--- On Tue, 5/4/10, Peter Graver <pwgbroker@gmail.com> wrote:

From: Peter Graver <pwgbroker@gmail.com>
Subject: RE: Signer
To: hernan@terramarketinggroup.com
Cc: "Jesse Willms" <jd.jesse@yahoo.com>
Date: Tuesday, May 4, 2010, 4:37 PM

Dear Jesse & Hernan,

I understand your desire to save costs but I wanted to just detail out what's been going on so you can make an informed decision. While you are correct that I've not been a signer on a new merchant account in 6 months, I remained a signer on the MES MID and assisted in facilitated the release of its reserve just over a week ago.

I want you to understand that I genuinely appreciate what you've provided both Joel Sechrist and me throughout our professional relationship. We've tried to work hard in providing not just signers but also ensuring that these signers' questions and concerns are answered on a regular basis. This has entailed routine visits to their homes and filling out applications, obtaining signatures, going to various banks, and ensuring your office has accurate information from both state institutions and processing companies.

In light of this reduction in payment it will be difficult for us to

PWG 0000687

maintain a standard by which we can maintain the freedom to pursue the maintenance of these vital relationships. We are asking is that you reconsider this decision as we view this as an extremely valuable service for these signers and moving forward with your new business models. If there are additional services you are looking for that you would like us to provide please apprise us of this so we can be of assistance.

We definitely want to be understanding of this but are simply in a position since January's MasterCard blowup, that we are a few months out from being able to maintain the level of processing income that will sustain us on a regular basis. Of course it comes as a shock to be told that a payment for May is going to be \$5,000 less than April especially after Phyllis had mentioned otherwise. I guess we're asking for you to reconsider the position you've stated on the \$5,000

Regards,

Peter Graver

From: hernan@terramarketinggroup.com [mailto:hernan@terramarketinggroup.com]
Sent: Tuesday, May 04, 2010 4:28 PM
To: Peter Graver
Cc: 'Jesse Willms'
Subject: Signer

Dear Peter,

Jesse and I have looked over at all the corps and have seen that we haven't used you as a signer in over 6 months, with that said I regret to inform you that April will be the last month that \$5000 will be paid. However, we will continue to pay you for each signer that you get (currently \$3,000) and as you know we will need more as the company grows.

Regards,

Hernan

PWG 0000688

From: Adam Sechrist
To: "pwgbroker@gmail.com"
Subject: RE: Arthur called again
Date: Tuesday, March 30, 2010 2:18:51 PM

Hey, is Enrique Fuentes an actual person? Why can't these underwriters get a hold of him? The Australian guy, the California guy...what's going on? Why doesn't this phone number work? If I'm going to be giving people a number, I would hope that it works. I don't want to look like a frigging idiot. Thanks.

From: pwgbroker@gmail.com [mailto:pwgbroker@gmail.com]
Sent: Thursday, March 11, 2010 4:04 PM
To: Adam Sechrist
Subject: Re: Arthur called again

For now don't worry about it. But if he calls again email me his contact info then.

Peter

Sent from my Verizon Wireless BlackBerry

From: Adam Sechrist <ASechrist@peoplesbanknet.com>
Date: Thu, 11 Mar 2010 15:54:39 -0500
To: 'pwgbroker@gmail.com' <pwgbroker@gmail.com>
Subject: Arthur called again

The guy from Australia (Arthur Edmonston?) just called my house again. He has a question about a credit application. He wants to be contacted at the email address I gave you a couple weeks ago. Let me know if I need to do anything. Thanks.

Adam R. Sechrist
Credit Analyst
PEOPLESBank, a Codorus Valley Company
105 Leader Heights Road
York, PA 17405
Phone: 717.747.2420 (Internal Ext. 420)
Fax: 717.741.0398
Email: asechrist@peoplesbanknet.com
Web: www.peoplesbanknet.com
Nasdaq: CVLY

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PWG 0000770

From: heman@justthinkmedia.com
To: pwgbroker@gmail.com
Subject: RE: Fw: Arthur called again
Date: Monday, March 15, 2010 1:41:56 PM

Hey Peter,

I talked ot him, and even I got confussed. I gave him my email so he can email me about any questions.

Thanks,

-----Original Message-----

From: pwgbroker@gmail.com
Sent: Monday, March 15, 2010 1:36pm
To: "Hernan Ortegon-Rico" <heman@justthinkmedia.com>
Subject: Fw: Arthur called again

Sent from my Verizon Wireless BlackBerry

-----Original Message-----

From: Adam Sechrist <ASEchrist@peoplesbanknet.com>
Date: Mon, 15 Mar 2010 15:35:43
To: 'pwgbroker@gmail.com' <pwgbroker@gmail.com>
Subject: RE: Arthur called again

And again. He says he has a couple more questions, wants to know if he should contact me or someone else, etc. Here's his email address:

aedmondston@payovation.com <<mailto:aedmondston@payovation.com>> -Arthur Edmondston

From: pwgbroker@gmail.com [<mailto:pwgbroker@gmail.com>]
Sent: Thursday, March 11, 2010 4:04 PM
To: Adam Sechrist
Subject: Re: Arthur called again

For now don't worry about it. But if he calls again email me his contact info then.

Peter

Sent from my Verizon Wireless BlackBerry

From: Adam Sechrist <ASEchrist@peoplesbanknet.com>
Date: Thu, 11 Mar 2010 15:54:39 -0500
To: 'pwgbroker@gmail.com' <pwgbroker@gmail.com>
Subject: Arthur called again

The guy from Australla (Arthur Edmonston?) just called my house again. He has a question about a credit application. He wants to be contacted at the email address I gave you a couple weeks ago. Let me know if I need to do anything. Thanks.

Adam R. Sechrist
Credit Analyst

PWG 0000897